



Ameet Nivsarkar / Corporate Professional

PROTECTING your health has its own benefits

Activ Health - Platinum Enhanced

- Hospitalization expenses covered including COVID-19
- 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



Initial waiting period
for COVID-19
treatment reduced
from **30 days to
15 days**

Health Insurance

Aditya Birla Health Insurance Co. Limited

(A subsidiary of Aditya Birla Capital Ltd.)



**ADITYA BIRLA
CAPITAL**

1800-270-7000

Hospitalization Benefits

Key Features _____

- Hospitalization expenses covered including COVID-19
- 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.

Home Treatment _____

- Avail Cashless Home Treatment for COVID-19, Chemotherapy, Dengue, Hepatitis, Gastroenteritis, and Peritoneal Dialysis^



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





	Product Features	Essential
	Policy Term	1,2 or 3 years
	Sum Insured (₹)	50,000, 75,000, 1 Lac – 10 Lacs*
I. Basic Covers		
a	In-patient Hospitalization Covered up to	a) Single Private Room b) Shared room c) General/Economy ward
b	Pre-hospitalization Medical Expenses	30 days
c	Post-hospitalization Medical Expenses	60 days
d	Day care Treatment	Available
f	Domiciliary Hospitalization	Available
g	Road Ambulance Cover	Network Providers - Covered up to Actual expenses Non- network Providers- Reimbursed up to max of ₹2000 per hospitalization
h	Organ Donor Expenses	Not Available
i	Reload of Sum Insured	Not Available
j	Mandatory Co-payment	20%
k	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%
l	Co-payment for treatment in a Higher room category	a) General/ Economy ward to Shared Room - 15% b) General/ Economy ward to Single Private Room - 25% c) General/ Economy ward to Any Room - 50% d) Shared Room to Single Private Room - 15% e) Shared Room to Any Room - 40% f) Single Private Room to Any Room - 25%
m	Benefit for Hospital Room Choice For Zone 1 cities	a) Shared Room to General/ Economy Ward – 10% b) Single Private Room to General/Economy Ward – 20% c) Single Private Room to Shared Room – 10%
	For Zone 2 and 3 cities	a) Shared Room to General/ Economy Ward - 5% b) Single Private Room to General/Economy Ward - 15% c) Single Private Room to Shared Room - 5%
II. Additional Benefits		
m	Cumulative Bonus	- 10% increase of Sum Insured every claim free year, Max up to 100% - 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
o	Recovery Benefit	Not Available
p	Second E-Opinion on Critical Illness	Available
q	Worldwide Emergency Assistance Services	Not Available
III. Value Added Benefits		
r	Chronic Management Program	Available
s	HealthReturns™	Available, Earned by ways of 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.



	Product Features	Enhanced
	Policy Term	1,2 or 3 years
	Sum Insured (₹)	2 Lac - 10 Lac*, 15 Lac, 20 Lac, 25 Lac, 30 Lac, 40 Lac, 50 Lac, 100 Lac, 150 Lac, 200 Lacs
I. Basic Covers		
a	In-patient Hospitalization Covered up to	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	60 days
c	Post-hospitalization Medical Expenses	180 days
d	Day care Treatment	Available
e	Domiciliary Hospitalization	Available
f	Road Ambulance Cover	Network Providers - Actual expenses Non- network Providers- Reimbursed up to max of ₹5000 per hospitalization
g	Organ Donor Expenses	Available
h	Reload of Sum Insured	Available
i	Mandatory Co-payment	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%
k	Co-payment for treatment in a Higher room category	a) Shared Room to Single Private Room - 15% b) Shared Room to Any Room - 40% c) Single Private Room to Any Room- 25%
l	Benefit for Hospital Room Choice For Zone 1 cities	a) Single Private Room to Shared Room - 10% b) Any room to Shared Room - 30% c) Any room to Single Private Room - 20%
	For Zone 2 and 3 cities	a) Single Private Room to Shared Room - 5% b) Any room to take treatment in Shared Room - 25% c) Any room to Single Private Room - 15%
II. Additional Benefits		
m	Cumulative Bonus	- 20% increase of Sum Insured eve claim free year, Max up to 100% - 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
o	Recovery Benefit	1% of Sum Insured, max of ₹10,000 (10 days of hospitalization)
p	Second E-Opinion on Critical Illness	Available
q	Worldwide Emergency Assistance Services	Available
III. Value Added Benefits		
r	Chronic Management Program	Available
s	HealthReturns™	Available, Earned by ways of 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.

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

1

Active =
Day

**10,000 steps per day or
300 calories burned or
30 minute gym session**

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).

You can avail a long term discount of 7.5% and 10% upon selecting a 2 and 3 year policy respectively.

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**ADITYA BIRLA
CAPITAL**

1800-270-7000

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

Product Name: Activ Health, Product UIN: ADIHLIP21376V022021, Advertisement UIN: ABHI/LF/20-21/3130.

Address:- 9th Floor, Tower 1, One Indiabulls Centre, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400013. Email: care.healthinsurance@adityabirlacapital.com, Website: adityabirlahealthinsurance.com, Telephone: 1800 270 7000, 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 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 the policy wordings of the product. Initial waiting period has been reduced for COVID-19 treatment and extended till 31st December, 2020. Home care benefit is Home Treatment facility to the Insured Person(s) in respect of the protocols otherwise requiring hospitalization and where policyholder have been advised Home Treatment by the treating Doctor in line with the ICMR Guidelines. The Home treatment facility would be provided on a cashless basis through our Network Providers and Empaneled Service Provider. The feature can be availed till 31st December, 2020.