

IS THERE AN **AFFORDABLE HEALTH COVER**
OF 1 CRORE THAT WILL KEEP YOU WORRY
FREE FOR DAYS TO COME?



**Introducing Activ Assure - Diamond +
Super Health Plus Top Up plan.**

The two plans combined ensure that you and your family are adequately covered during critical times and live a long, fulfilling and worry free life.



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

Activ Assure Sum Insured
of ₹5 lakhs



Super Health Plus Top Up
Sum Insured of ₹95 lakhs



1 crore cover

Health Insurance

Aditya Birla Health Insurance Co. Limited

(A subsidiary of Aditya Birla Capital Ltd.)



**ADITYA BIRLA
CAPITAL**

PROTECTING INVESTING FINANCING ADVISING

Activ Assure

A health plan that protects you financially during critical time and lets you enjoy the best of health benefits.

Super Health Plus Top Up

When hospitalisation expenses exceed the Sum Insured, this plan ensures that you remain covered despite the rising expense.



Choose your cover combination

**Activ Assure
Sum Insured**

5 lakhs

10 lakhs

15 lakhs



**Super Health
Plus Top Up
Sum Insured**

95 lakhs

90 lakhs

85 lakhs



**Total
Cover**

**1
crore**



Activ Assure Benefits

150%

150% Reload of Sum Insured¹

Reload of another 150% even if Sum Insured is exhausted



Modern Treatment Methods Covered

New-age treatments like Robotic Surgeries, Oral Chemotherapy and Balloon Sinuplasty



No Room Rent Capping

For a Sum Insured of ₹7 lakhs and above



HealthReturns™

Earn up to 30% of your premium as HealthReturns™



Super No Claim Bonus²

Double your Sum Insured in 2 years

Super Health Plus Top Up Benefits



Pre & Post-Hospitalisation Cover

Expenses covered during hospitalisation but also 30 days before & 60 days after hospitalisation

586

586 Day Care Procedure

Listed 586 day care procedures covered even if hospitalisation is less than 24 hours



Home Treatment Benefit

Cashless treatment in the comfort of home for Chemotherapy, Dengue, Gastroenteritis, Hepatitis



Health & Wellness Discounts

Discounts on OPD consultation, diagnostic services and pharmacies



Hospitalisation Expenses - Covered including COVID-19

¹Applicable in case of subsequent claims due to unrelated illnesses.

²Sum Insured doubles in case of no claim in 2 subsequent years, if policy is renewed without any break. This is an optional feature.

Activ Assure: Diamond Plan - Product Features

Product Features		Diamond
Basic Covers	Sum Insured	₹ 5 lakhs, ₹ 10 lakhs, ₹ 15 lakhs
	In-patient Hospitalisation	Covered
	Room Type	₹ 2 lakhs, ₹ 3 lakhs, ₹ 4 lakhs S.I. – 1% of S.I. ₹ 5 lakhs S.I. - Single Private A/C Room ₹ 7 lakhs S.I. and above- up to S.I.
	ICU Charges	₹ 2 lakhs, ₹ 3 lakhs, ₹ 4 lakhs S.I. – 2% of S.I. ₹ 5 lakhs and above S.I.- up to S.I.
	Pre-hospitalisation Medical Expenses	30 days
	Post-hospitalisation Medical Expenses	60 days
	Day Care Treatment	586 listed Procedures, Covered up to S.I.
	Domiciliary Hospitalisation (Home Care)	Up to 10% of S.I.
	Road Ambulance Cover	S.I. up to ₹ 4 lakhs – ₹ 1500 S.I. ₹ 5 lakhs – ₹ 10 lakhs – ₹ 2000 S.I. ₹ 15 lakhs – ₹ 40 lakhs – ₹ 2500 S.I. ₹ 50 lakhs – ₹ 75 lakhs – ₹ 3000 S.I. ₹ 1 crore – ₹ 2 crore – ₹ 5000
	Organ Donor Expenses	Covered up to S.I.
	Reload of Sum Insured	Up to 150% of S.I., Max up to ₹ 50 lakhs
	Ayush (In-patient hospitalisation)	S.I. up to ₹ 4 lakhs – ₹ 15,000 S.I. ₹ 5 lakhs – ₹ 10 lakhs – ₹ 20,000 S.I. ₹ 15 lakhs – ₹ 40 lakhs – ₹ 30,000 S.I. ₹ 50 lakhs – ₹ 75 lakhs – ₹ 40,000 S.I. ₹ 1 crore – ₹ 2 crore – ₹ 50,000
	Daily Allowance	₹ 2 lakhs, ₹ 3 lakhs, ₹ 4 lakhs S.I. – ₹ 500/day, Max 5 day per hospitalisation
	Vaccination Cover	Up to ₹ 10,000 (Applicable for S.I. ₹ 1 crore and above)
Additional Benefits	No Claim Bonus	10% of S.I. per annum, Max up to 50% of S.I.
	Health Check-up Program	Annual
	Second E-Opinion on Critical Illnesses	Available for 15 listed Critical Illnesses
	Domestic Emergency Assistance Services (including Air Ambulance)	Available
	International Emergency Assistance Services (including Air Ambulance)	Available
Value Added Services	Health Assessment™	Available
	HealthReturns™	Available, Earned by ways of Percentage of Premium earned through Healthy Heart Score™ and Activ Dayz™
	Health Coach	Available



How to earn HealthReturns™ with Activ Assure

Get Started

1

Download the
Activ Health App

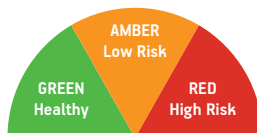


Know Your Health

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 Activ Dayz™ every month
- Earn up to 6% of your premium as HealthReturns™ by just completing 4 Activ Dayz™ every month

Earn HealthReturns™ as a % of your premium

Activ 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%

Super Health Plus Top Up Plan - Product Features

Plan B

Sum Insured (S.I.)

S.I.: ₹85 lakhs, Deductible ₹15 lakhs; S.I.: ₹90 lakhs, Deductible ₹10 lakhs
S.I.: ₹95 lakhs, Deductible ₹5 lakhs

Basic Covers

In-patient Hospitalisation

Up to S.I.

Pre and Post Hospitalisation

30 days and 60 days

Day Care Treatments

586 covered up to S.I.

Domiciliary Hospitalisation

Up to S.I.

Road Ambulance Cover

Network providers (up to actual expenses) and Non – network providers (₹5000/- hospitalisation)

Organ Donor Expenses

Up to S.I.

AYUSH (In-patient Hospitalisation)

Up to S.I.

Home Treatment

S.I. ₹ 50,000

Other Benefits

Domestic Emergency Assistance Services (including Air Ambulance)

Available

International Emergency Assistance Services (including Air Ambulance)

Available

Health and Wellness discount

Available

Eligibility and Coverage

Waiting Periods

- Minimum age at Entry : 91 days
- Maximum age at entry : 65 years
- The policy can be purchased on an Individual basis or as a Family floater

15 Days Initial Waiting Period: In case the insured members are diagnosed with COVID-19.

Tenure(years) of Plan:

1 year, 2 years, 3 years

Initial Waiting Period	: 30 days
Specific Illness Waiting Period	: 24 months
Pre Existing Disease Waiting Period	: 36 months
Mental illness Waiting Period	: 48 months

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Aditya Birla Health Insurance Co. Limited. IRDAI Reg.153. CIN No. U66000MH2015PLC263677. Product Name: Activ Assure, Product UIN: ADIHLIP21250V032021, Product Name: Super Health Plus Top Up, Product UIN: ADIHLIP21061V022021, ADVT.UIN: ABHI/LF/20-21/3271. Regd. Office 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). ^Initial waiting period has been reduced for COVID-19 treatment and extended till 31st December, 2020. The claim is payable after deduction of deductible. These benefits are offered under Super Health Plus Top Up Plan B. Deductible under Super Health Plus Top Up plan can be converted to Zero if the Policy is renewed with Us continuously and without any break for 5 continuous years. T&C apply.