











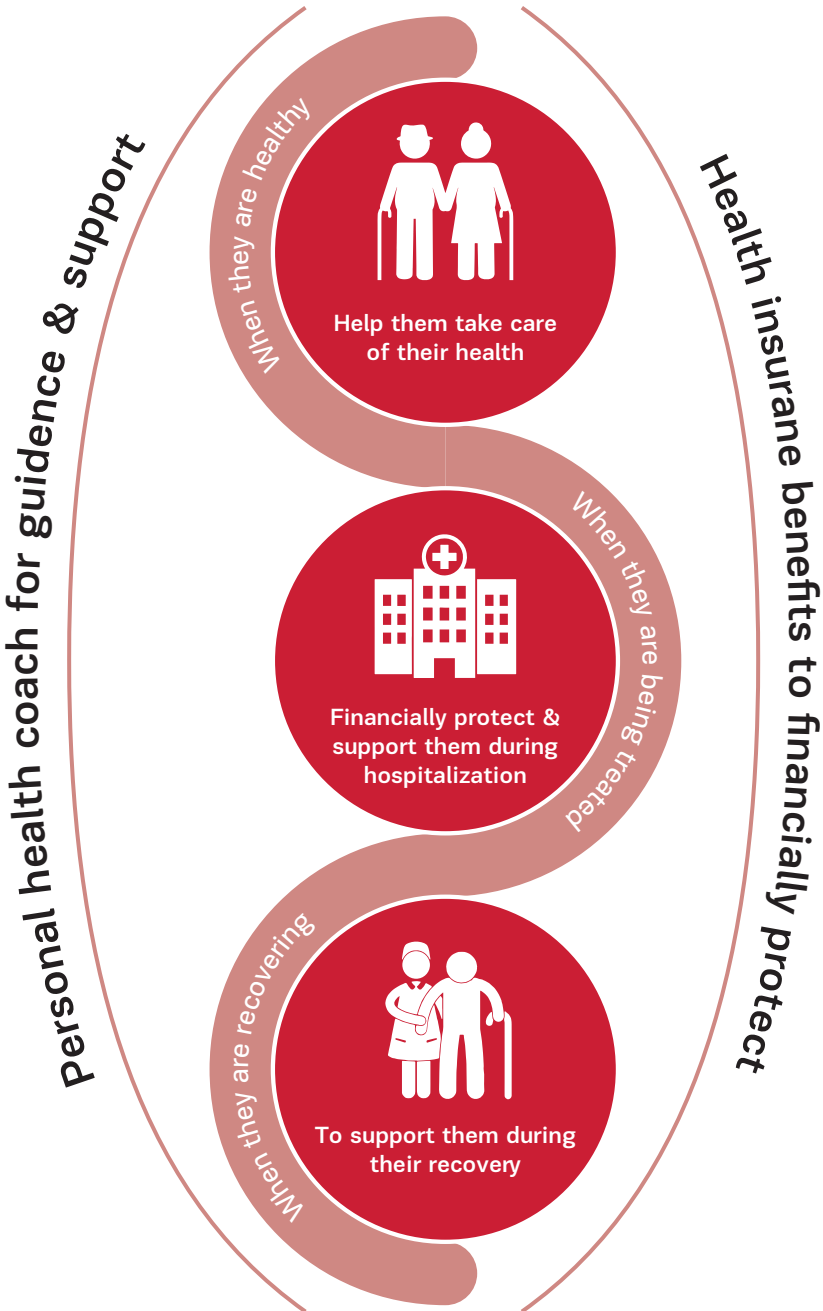
Personal Health Coach

-  Provide medical, nutritional, wellness counselling & lifestyle management sessions
-  Assist through the HealthReturns™ journey
-  Help in reading medical reports and guide in choosing the right course of treatment




-  Help connect with the medical practitioners across the world to get second e-opinion on major illnesses
-  Provide psychological support when advised to undergo a treatment
-  Assist through the claims process ensuring that the claims are settled with ease and convenience
-  Support in availing home treatment benefit





-  Guide in taking care of health post a medical procedure by suggesting changes in their lifestyle & nutrition
-  Get access to eligible support services like nursing at home
-  Support in get in access to lifestyle support & portable medical equipments




Activ Care



Protection & Support

-  **HealthReturns™**  
Stay healthy and earn up to 21% premium as HealthReturns™
-  **No Claim Bonus**  
10% of sum insured for every claim-free year.
-  **Health Assessment**  
Get free health assessment once a year on renewal.

-  **Second E-Opinion**  
Get an opinion from expert medical practitioners across the world
-  **Home Treatment**  
Get cashless treatment in the comfort of your home.
-  **Worldwide Emergency Assistance**  
Domestic or international we cover road and air ambulance expenses.
-  **586 Day Care Procedures:**  
Protects you adequately in times of need.

-  **Nursing At Home**  
Get a qualified nurse to look after your parents, immediately after discharge.
-  **Post Hospitalisation Medical Expenses**  
We cover 60 days of post-hospitalization medical expenses.
-  **Lifestyle Support & Portable Medical Equipment**  
We provide ICU bed, wheelchair, walker etc. to enable smoother recovery.



**Health and Wellness discount**  
Get discounts on OPD consultations, Diagnostics and Pharmacy through our network service providers.



**Long term discount**  
Get a 7.5% discount when you select a policy for 2 years.



**Family discount**  
Get a 5% family discount when you have at least 2 members in a policy.

How can you earn HealthReturns™ ?

Complete 13 Active Dayz™ per month & earn 20% HealthReturns™

Earn additional 1% HealthReturns™ by talking to your Health Coach

Earn up to 21% of your premium as HealthReturns™

How can you use HealthReturns™?



Use it to pay your next policy premium.



Use it to buy medicines.



Use it to pay for diagnostic tests.



Keep it like a fund for any health contingency.