

Dear Customer,

Thank you for your trust and relationship with Aditya Birla Health Insurance.

We wish to inform you that the Aditya Birla Health Insurance- Activ Assure plan has undergone the following changes under the directives and guidelines of IRDAI w.e.f. 1<sup>st</sup> October, 2020. Request you to go through the same carefully:

### Key benefits introduced:

1. Discounts
  - a. Loyalty discount- You can now avail a loyalty discount of 5% maximum upto Rs. 2500 on the applicable premium on purchase of subsequent Retail policy in the same policy year from Aditya Birla Health Insurance Co. Limited
  - b. Preferred Provider Network- Discount of 10% included as an optional cover
2. Options to utilize your earned HealthReturns™
  - a. Payment of premium for any other retail policy with Aditya Birla Health Insurance Co. Limited

### Changes in the Claims terms and conditions:

3. Room Rent
  - a. No room restriction for Sum insured 7L and above; covered upto Sum insured
  - b. Optional cover available to upgrade to any room for sum insured of Rs. 5 lakh
4. Norms for proportionate deductions  
Following cannot be included in proportionate deductions if you choose to take a higher category room rent other than those you are eligible for:
  - a. ICU charges
  - b. Pharmacy, diagnostics & medical devices cost
  - c. Hospitals which do not have differential billing
5. Introduction of Moratorium period

Period of eight continuous years under a particular policy is called a 'Moratorium period.'

Following are being introduced-

- a. No look back will be applied after completion of the moratorium period
- b. The moratorium period will be applicable for sum insured of the first policy with Aditya Birla Health Insurance Co. Limited and
- c. Subsequently completion of eight continuous years will be applicable from date of enhancement of sum insured only on the enhanced limits.
- d. Upon completion of the moratorium period, no Claim under this policy shall be contestable except for proven fraud and permanent exclusions specified in the policy\*.

\*Please note, the policy however, will be subject to all limits, sub-limits and co-payments as per the policy terms and conditions.

### Changes to portability and migration conditions

6. Portability norms
  - a. The Insured Person will have the option to port the Policy to other insurers as per extant Guidelines related to portability.

- b. If such person is presently covered and has been continuously covered without any lapses under any health insurance plan with an Indian General/Health insurer as per Guidelines on portability, the proposed Insured Person will get all the accrued continuity benefits in waiting periods as under:
  - i. The waiting period specified in Section C.B in policy wordings shall be reduced by the number of continuous preceding years of coverage of the Insured Person under the previous health insurance Policy.
  - ii. Portability benefits will be offered to the extent of sum of previous sum insured and accrued bonus (as part of the base sum insured), portability benefit shall not apply to any other additional increased Sum Insured.
- 7. Introduction of Migration\*\*
  - a. You can now migrate your existing policy to other health insurance policies offered Aditya Birla Health Insurance Co. Limited at least 30 days before your renewal or premium due date
  - b. The Insured Person (Individual Insured Person and all Individual Insured Person in case of family floater policy) can opt to migrate to similar indemnity health insurance products / plans (individual or family floater policy) to a group health insurance policy available with Aditya Birla Health Insurance Co. Limited\*\*\*  
\*\*\*If the member complies with the norms relating to health insurance coverage under the concerned group insurance policy
  - c. Any Insured Person, including family members covered under an indemnity based group health insurance policy with Aditya Birla Health Insurance Co. Limited can opt to migrate at the time of exit from group or in the event of modification of the group policy (including the revision in the premium rates) or withdrawal of the group policy to an individual health insurance policy or a family floater policy

\*\*Please note, migration is subject to our Underwriting norms and guidelines at all times.

### Changes to the product features

- 8. Proposed changes in permanent exclusions to your policy\*\*\*\*
  - a. Morbid obesity with certain limits is now covered
  - b. Procedures such as robotic, oral chemotherapy, HIFU are now included
  - c. Artificial life maintenance including life support clause has been relaxed
  - d. Developmental problems & learning difficulties like dyslexia: permanent exclusion removed
  - e. Treatment for ARMD (Age Related Macular Degeneration); permanent exclusion removed

\*\*\*\* Please note, while certain exclusions and waiting period wordings are standardized, there is no change in the policy coverage.

We are always happy to help; you can reach us through any of the following modes:

Helpline Number	Call us at <a href="tel:18002707000">18002707000</a>
Email ID	Write to us at <a href="mailto:care.healthinsurance@adityabirlacapital.com">care.healthinsurance@adityabirlacapital.com</a>
Customer support	<a href="#">Click here</a> to raise a query

Regards,  
Aditya Birla Health Insurance Co. Limited