NEED A PLAN THAT TAKES CARE OF YOUR HEALTH ?

ABHI karo

ADITYA BIRLA HEALTH INSURANCE KARO

Presenting

Activ Health

Comprehensive Health Cover

- Listed Modern Treatment methods covered
- Avail Cashless Home Treatment^
- Get Premium Waiver in case of detection of a listed illness

Chronic Management Program (OPD)

- Day 1 cover for listed chronic illnesses
- Medical Practitioner's consultations
- Diagnostic test

Health Benefits

- Stay active and earn up to 100% of premium as HealthReturns™
- Double your Sum Insured in 2 claim free years (Upto maximum of 1 Cr)

Access to Expert Health Coaches

- Coaching on medical, nutritional, mental & fitness
- Mental counselling session, homeopathy tele-consultation

Aditya Birla Health Insurance Co. Ltd.

ADITYA BIRLA CAPITAL

HEALTH INSURANCE

Key Benefits of the Plan

Stay Active and Healthy

Earn up to 100% HealthReturns™
Stay healthy and earn up to 100% of your premium as HealthReturns™

Access to Expert Health Coach
Coaching on medical, nutritional, mental & fitness Mental counselling session, homeopathy tele-consultation

Double your Sum Insured in just 2 years
Earn 50% No Claim Bonus for every claim free year up to a maximum of 100% of Sum Insured (Upto maximum of 1 Cr)

Health Assessment and Health Check-up Program
Evaluate your health with a Healthy Heart Score™

Get Back to Good Health

Covers Modern Treatment Methods and Advancement in Technologies
like robotic surgeries, oral chemotherapy, etc.

Covers Pre and Post Hospitalization Expenses
60 days of pre and 180 days of post

Cashless Home Treatment
up to Sum Insured for specific illnesses like chemotherapy, dengue, gastroenteritis, hepatitis, peritoneal dialysis

Upto 100% Reload of Sum Insured
in case of an unrelated illness in the same policy year

Covers Hospitalisation Expenses
for illnesses (including mental illnesses) and accidents

Covers Treatment Expenses
for Obesity and AYUSH related treatments

Access to Chronic Management Program

Day 1 Cover for Chronic Illnesses
like asthma, high blood pressure, high cholesterol, and diabetes

Automatic Upgrade at No Extra Cost
Get upgraded to the Chronic Management Program automatically, if you develop a chronic condition after buying the policy

Program Benefits

Covers Diagnostic Test

Medical Practitioner's consultations

To get up to 100% of your Premium as HealthReturns™, start your Health Journey, ABHI karo

Complete 325 Active Dayz™ a year and get 100% HealthReturns™
100%

Complete 275 Active Dayz™ a year and get 50% HealthReturns™
50%

Complete 13 Activ dayz a month to get 30% of monthly premium as HealthReturns™
30%

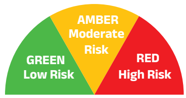
1 Activ Dayz™ = **10,000 steps or 300 calories burned or a 30 minute gym session per day or participation in a recognized marathon/ walkathon/ cyclothon or a similar activity which offers a completion certificate with timing**

To gain up to 100% HealthReturns™, 13 Activ Dayz™ every month is essential.

Want to start your Health Journey now?

1. Download the Activ Health App

2. Schedule your Health Assessment™ and get your Healthy Heart Score™



3. Get active and start earning Active Dayz™

Earn HealthReturns™ as % of your premium

No. of Activ Dayz™ in a calendar year	Healthy Heart Score™		
	Green	Amber	Red
325*	50%	20%	10%
275*	20%	8%	4%

No. of Active Dayz™ in a Calendar month	Healthy Heart Score™		
	Green	Amber	Red
13 or more	30%	12%	6%
10-12	18%	7.2%	3.6%
7 - 9	12%	4.8%	2.4%
4 - 6	6%	2.4%	1.2%
0 - 3	0%	0%	0%

*The first two slabs mentioned are in addition to the monthly slabs and are independent of them.

How to redeem your **HealthReturns**™?

- Use it to buy medicines
- Use it to pay for diagnostic tests
- Use it to pay your next policy premium
- Use it like a health contingency

Activ Health: Platinum Enhanced Plan – Product Features

Product Features	Platinum Enhanced
Sum Insured (₹)	₹2 lakhs, ₹3 lakhs, ₹4 lakhs, ₹5 lakhs, ₹6 lakhs, ₹7 lakhs, ₹8 lakhs, ₹9 lakhs, ₹10 lakhs, ₹15 lakhs, ₹20 lakhs, ₹25 lakhs, ₹30 lakhs, ₹40 lakhs, ₹50 lakhs, ₹100 lakhs, ₹150 lakhs, ₹200 lakhs
I. Basic Covers	
In-patient Hospitalisation	Room Options up to Sum Insured - ₹3 lakhs 1. Shared Room 2. Single Private A/C Room
	Room Options Sum Insured ₹4 lakhs and above 1. Shared Room 2. Single Private A/C Room 3. Any Room
	ICU charges covered up to Sum Insured
Pre-hospitalisation Medical Expenses	60 days
Post-hospitalisation Medical Expenses	180 days
Day Care Treatment	Covered up to Sum Insured
Domiciliary Hospitalisation	Covered up to Sum Insured
Road Ambulance Cover	Covered up to actual expenses per event in case of network providers
	Reimbursed up to ₹5,000 per hospitalisation for non-network providers
Organ Donor Expenses	Covered up to Sum Insured
Reload of Sum Insured	Available (up to 100% of Sum Insured)
AYUSH Cover	Covered up to Sum Insured
Mental Illness Hospitalisation	Covered up to Sum Insured
Obesity Treatment	Covered up to Sum Insured
Home Treatment	Covered up to Sum Insured
Modern Treatment Methods and Advancement in Technologies	Up to Sum Insured for Listed Procedures

Activ Health: Platinum Enhanced Plan – Product Features

14	**Domestic Emergency Assistance Services (including Air Ambulance)**	Available
15	**International Emergency Assistance Services (including Air Ambulance)**	Available
16	**OPD Cover**	₹1000 available for Sum Insured ₹15 lakhs and above
17	**Premium Waiver**	1 Policy year premium waiver in case of detection of listed illnesses for adults 18 years & above
18	**Co-payment for treatment in higher zone**	For Sum Insured ₹3 lakhs and below - Zone II to Zone I: 10% Zone III to Zone II: 15% Zone III to Zone I: 25% For Sum Insured ₹4 lakhs and above - Not Applicable
	II. Additional Benefits	
19	**Cumulative Bonus / No Claim Discount**	Applicable on Sum Insured 50% Increase, Max upto 100% (Up to maximum of 1 Cr) / No Claim Discount -Applicable on the premium of the expiring policy year provided no claim under the policy
20	**Health Check-up Program**	Available, once in a policy year
21	**Second E-Opinion for Major Illnesses**	Available
22	**Dental Consultation & Investigations**	Available for Sum Insured ₹15 lakhs and above
23	**Recovery benefit**	1% of Sum Insured, max of ₹10,000 (For consecutive 10 days of hospitalization due to accident)
	III. Value Added Benefits	
24	**Chronic Management Program (OPD)**	Available
25	**Health Assessment™**	Available
26	**HealthReturns™**	Available, up to 100% of Premium
27	**Expert Health Coach**	For Sum Insured upto ₹3 lakhs: Available - Medical, Nutritional, Mental & Fitness For Sum Insured ₹4 lakhs and above: Available - Medical, nutritional, mental & fitness, Mental counselling session, homeopathy tele-consultation

Want to enhance your protection?

Pick from our optional offerings:

Personal Accident Cover (AD, PTD)

International Cover for major illnesses on cashless basis

Critical Illness Cover

Eligibility and Coverage	Minimum Age at Entry	Maximum Age
Family Floater Policy	91 days – Dependent child 18 years – Adult	No Maximum age at entry
Individual Policy	5 years	

Waiting Period(s)$	
A. Initial Waiting Period	30 Days (not applicable in case of accident and subsequent renewal)
B. For Pre-Existing Disease	36 months
C. Listed Disease/ Procedure Waiting Period	24 months

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

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