

NEED A PLAN THAT TAKES THE  
BEST CARE OF YOUR HEALTH?

**ABHI**karo

**ADITYA BIRLA HEALTH INSURANCE KARO**



Presenting  
**Activ Health**



**Comprehensive  
Health Cover**

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



**Chronic  
Management  
Program (OPD)**

- Day 1 cover for chronic illnesses
- Expert health coaches
- Diagnostic tests



**Health  
Benefits**

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



**Access to  
Expert Health Coaches**

- Coaching on nutrition, fitness and medical consultation
- Mental wellness counselling, homeopathy teleconsultation

**Aditya Birla Health  
Insurance Co. Ltd.**

(A part of Aditya Birla Capital Ltd.)



**ADITYA BIRLA  
CAPITAL**

# Key Benefits of the Plan

## Stay Active and Healthy



### Earn up to 100% HealthReturns™

Stay healthy and earn up to 100% of your premium



### Access to Expert Health Coach

For guidance on medical, nutritional, fitness, mental counselling session, homeopathy teleconsultation



### 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 1cr)



### 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 Hospitalisation 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, **ABHIkaro**



**1 Active 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 Active 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 Active Dayz™ in a calendar year	Healthy Heart Score™			No. of Active Dayz™ in a month	Healthy Heart Score™		
	Green	Amber	Red		Green	Amber	Red
325*	50%	20%	10%	13 or more	30%	12%	6%
275*	20%	8%	4%	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
<b>I. Basic Covers</b>		
1	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
2	Pre-hospitalisation Medical Expenses	60 days
3	Post-hospitalisation Medical Expenses	180 days
4	Day Care Treatment	Covered up to Sum Insured
5	Domiciliary Hospitalisation	Covered up to Sum Insured
6	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
7	Organ Donor Expenses	Covered up to Sum Insured
8	Reload of Sum Insured	Available (up to 100% of Sum Insured)
9	AYUSH Cover	Covered up to Sum Insured
10	Mental Illness Hospitalisation	Covered up to Sum Insured
11	Obesity Treatment	Covered up to Sum Insured
12	Home Treatment	Covered up to Sum Insured
13	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
<b>II. Additional Benefits</b>		
19	Cumulative Bonus	Applicable on Sum Insured: 50% increase, max up to 100% (up to a maximum of ₹1 Cr)
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)
<b>III. Value Added Benefits</b>		
24	Chronic Management Program (OPD)	Available, As per Annexure 1*
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 Specified Disease or Procedure	48 months
C. For Pre-Existing Disease	36 months
D. For Listed Disease or Procedure	24 months

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

**KARO ACCHI SEHAT KA IRAADA,  
CHUNO INSURANCE JO DE ZYADA,**

**ABHIkaro**

**ADITYA BIRLA HEALTH INSURANCE KARO**

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

^Fitness assessment is not available in case of annual slabs under HealthReturns™.

Product Name: Activ Health. Activ Health has Activ Health Platinum Enhanced, Activ Health Platinum Premiere and Activ Health Platinum Essential variants. Product UIN: ADIHLIP23071V042223, Advertisement UIN: ABHI/LF/22-23/1386. Regd. Office address: 9th Floor, Tower 1, One World Centre, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400013. Email: care.healthinsurance@adityabirlacapital.com,

Website: adityabirlahealthinsurance.com, Telephone: 1800 270 7000. 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 policy wordings of the Product.

For details on more optional covers such as Preferred Provider Network (PPN) Discount, Maternity expenses, OPD expenses and Hospital Cash benefit, please refer to policy wordings. The benefits mentioned can be availed under Activ Health Platinum Enhanced version. \*For annexure 1 please refer PBT/Policy wording