



# What if someone looked after your parents just like you do?

Aditya Birla Health Insurance presents **Activ Care** – a plan designed to care for your parents just like you would.



Initial waiting period for COVID-19 treatment reduced from 30 days to 15 days

Features at a glance:



Personal health coach



Hospitalisation expenses covered including COVID-19



Cashless home treatment



586 Day Care procedures covered

## Health Insurance

Aditya Birla Health Insurance Co. Limited

(A subsidiary of Aditya Birla Capital Ltd.)



**ADITYA BIRLA  
CAPITAL**

1800-270-7000

**Activ Care** a comprehensive health insurance plan that provides 360° care and protection for your parents.

## Activ Care

When they are healthy



Help them take care of their health

When they are being treated



Financially protect & support them during hospitalisation

When they are recovering



To support them during their recovery

## Health insurance benefits for financial protection



### Health Assessment

Get free health assessment once a year on renewal.



### HealthReturns™

Stay healthy and earn up to 21% of premium as HealthReturns™.

**10%**

### No Claim Bonus

10% of sum insured for every claim-free year.



### Second E-Opinion

Get second e-opinion from our panel of world class medical practitioners.



### Home Treatment

Avail Cashless Home Treatment for Chemotherapy, Dengue, Hepatitis and Gastroenteritis.



### Worldwide Emergency Assistance

International & domestic assistance including 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-hospitalisation medical expenses.



### Lifestyle Support & Portable Medical Equipment

We provide ICU bed, wheelchair, walker etc. to enable smoother recovery.

**Activ Care** a comprehensive health insurance plan that provides 360° care and protection for your parents.

## Activ Care

When they are healthy



Help them take care of their health



Provide medical, nutritional & wellness counselling and sessions on better lifestyle management.



Assist through the HealthReturns™ journey - how to earn & use HealthReturns™.



Help in reading & understanding medical reports.

When they are being treated



Financially protect & support them during hospitalisation



Help connect with our panel of medical practitioners to get second e-opinion on major illnesses.



Assist through the claims process ensuring that the claims are settled with ease and convenience.



Support in availing cashless home treatment.

When they are recovering



To support them during their recovery



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 getting access to lifestyle support & portable medical equipments.

# 4 more reasons why you must select the Activ Care Plan today!



## Health and Wellness discount

Get discounts on OPD consultations, Diagnostics and Pharmacy through our network service providers.



## Family discount

Get a 5% family discount on premium as a family discount when you opt for individual sum insured for 2 members in a policy.



## Long term discount

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



## Tax benefit

Save tax up to ₹50,000 as deduction under section 80D

## How can you 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 corpus for any health contingency.

## Activ Care: Product Benefit Table

Product Name	Standard	Classic	Premier
Sum Insured (S.I.) Options Rs.	3L ,4L, 5L, 7.5L, 10L	3L, 4L, 5L, 7.5L, 10L	5L, 7.5L, 10L, 25L
<b>Basic Covers</b>			
In-patient Hospitalisation	Covered	Covered	Covered
Room Type	Shared Room	Shared Room	Single private AC room
ICU	Covered up to Sum Insured	Covered up to Sum Insured	Covered up to Sum Insured
Pre – hospitalisation Medical Expenses	30 days <sup>#</sup>	30 days	30 days
Post – hospitalisation Medical Expenses	60 days <sup>#</sup>	60 days	60 days
Day Care Treatment	586 Day Care procedures covered	586 Day Care procedures covered	586 Day Care procedures covered
Domiciliary Hospitalisation	Not Available	Up to 10% of Sum Insured	Covered upto Sum Insured
Road Ambulance Cover	Up to ₹2000 per hospitalisation	Up to ₹2000 per hospitalisation	Network Providers - Covered up to Actual expenses Non- network Providers- Up to ₹5000 per hospitalisation
Organ Donor Expenses	Not Available	Up to 50% of Sum Insured	Up to Sum Insured
Reload of Sum Insured	50% of Sum Insured once per year	100% of Sum Insured once per year	100% of Sum Insured once a year
Ayush (In-patient Hospitalisation)	Not Available	Up to 10% Sum Insured	Up to 25% Sum Insured
Sublimit for Listed Illnesses	As specified in Appendix 1	As specified in Appendix 1	As specified in Appendix 1
Home Treatment	Sum Insured 3L, 4L - ₹25000 Sum Insured 5L and above - ₹50000	Sum Insured 3L, 4L-₹25000 Sum Insured 5L and above - ₹50000	Sum Insured 5L and above - ₹50000
<b>Additional Benefits</b>			
No Claim Bonus	10% of S.I. per annum, max up to 50% of SI	10% of S.I. per annum, max up to 50% of S.I.	10% of S.I. per annum, max up to 50% of SI
Domestic Emergency Assistance Services (including Air Ambulance)	Available	Available	Available
International Emergency Assistance Services (including Air Ambulance)	Available	Available	Available
OPD Treatment (only test & doctor consultation)	Not Available	Not Available	Available up to Rs 2500 over and above S.I.
<b>Care Benefits</b>			
Health Assessment	Once a policy year	Once a policy year	Once a policy year
Comprehensive Health Check-up	Not available	Once a policy year (only for Sum Insured 5L,7.5L & 10L)	Once a policy year
Health Coach	Available (2 sessions per year)	Available (only for Sum Insured 3L & 4L)	Not available
Personal Health Coach	Not available	Available (S.I. 5L & above)	Available
HealthReturns™	Available	Available	Available
Second E-Opinion on Major Illnesses	Available	Available	Available
Health and Wellness Discount	Available	Available	Available

<sup>#</sup>Max 5% of total hospitalisation expenses combined for both pre and post hospitalisation

# Activ Care: Product Benefit Table

Optional Care Benefits			
Nursing at Home (maximum upto Rs 1500/day for 15 days per policy year)	Qualified nurse	Qualified nurse	Qualified nurse
Lifestyle support equipment	Available	Available	Available
Portable medical equipment	Available	Available	Available
Advance Health Check-up	Available	Available	Available
Optional Covers			
Room Upgrade	From shared to single private AC room	From shared to single private AC room	From single private AC room to any room except suite & above

## Eligibility and Coverage:

Minimum age at entry : 55 years

Maximum age at entry : 80 years

The policy can be purchased on an Individual basis or a Family floater (self and spouse only) basis.

### Permanent Exclusions\*

- Hearing aids, spectacles or contact lenses including optometric therapy.
- Treatment for baldness, alopecia, wigs, toupees and similar treatment.
- Cosmetic, aesthetic & re-shaping treatments and surgeries.
- Any illness/injury/accident due to abuse of intoxicants.
- Breach of law with Criminal Intent, intentional self injury.
- War, act of foreign enemy, uprising, revolution, insurrection, military or usurped acts.

### Waiting Periods\*

#### Waiting Period

**Initial Waiting Period (not applicable in case of accident and subsequent renewal):** 30 days for all plans.

**15 Days Initial Waiting Period<sup>3</sup>:** In case the insured members are diagnosed with COVID-19.

**Classic Plan & Premier Plan:** 24 months for specific illness.

**Standard Plan:** 24 months for specific illness, 48 months for Joint Replacement Surgery.

**Pre-existing Disease Waiting Period:** 2 years for all 3 plans.

### Co-payment\*

**Premier Plan:** 10% co pay for all Inpatient Hospitalisation, Domiciliary, Ayush, Home Treatment and Day care claims.

**Standard and Classic Plan:** 20% co pay for all Inpatient Hospitalisation, Domiciliary, Ayush, Home Treatment and Day care claims.

\*This is an indicative list. Please refer policy wordings and product benefit table for detailed list of exclusions, waiting period, co-payments, detailed coverages and other T&C.

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

Product Name: Activ Care, Product UIN: ADIHLIP21062V022021. Advertisement UIN: ABHI/LF/20-21/3132. 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). Tax benefit are subject to changes in tax laws. Please consult your tax advisor. Cashless treatment is available with selected network Providers. Coronavirus is covered for Inpatient treatment as per the policy wordings of the product. <sup>3</sup>Initial waiting period has been reduced for COVID-19 treatment and extended till 31<sup>st</sup> December, 2020.