

Don't your fine choices deserve a health plan that offers much more than insurance?



ABHIkaro

ADITYA BIRLA HEALTH INSURANCE KARO

Presenting **Activ Health** - A plan that comprehensively takes care of all your health needs in India and abroad.



Get a Comprehensive Health Cover for your medical treatments in India



Get access to a Chronic Management Program



Get health benefits that will motivate you to stay healthy



Get access to Expert Health Coaches



Get International Coverage for Major Illnesses

Aditya Birla Health Insurance Co. Ltd.



ADITYA BIRLA CAPITAL

With

Activ Health Platinum Premiere

you can now get more out of your health insurance plan.



World-class health benefits to keep you healthy



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



100% premium as HealthReturns™

Stay healthy and earn up to 100% of your premium



Access to an Expert Health Coach

For special guidance on Medical, Nutritional, Fitness and Mental Counselling and Homeopathy Tele-consultation



Health Assessment and Health Check-up from Day 1

To help you evaluate your health with your Healthy Heart Score™

Comprehensive Health Coverage, so you are completely protected



100% Unlimited Reload of Sum Insured*

So you needn't worry about high hospital bills



Cashless Home Treatment

Covered up to Sum Insured for Specific Illnesses^



Covers Modern Treatment Methods

Like Robotic Surgeries, Oral Chemotherapy, etc.



Covers Domestic Emergency Services

So you can get an ambulance in case of emergency



Covers Post-hospitalisation Expenses

Including Post-hospitalisation Physiotherapy treatment



Covers Dental Consultation Expenses & Investigation

So you can get your Dental Investigations done with ease for listed services at our network providers

Other Inbuilt Covers



Covers Personal Accident (AD, PTD)

Flexibility to choose Sum Insured between ₹50 lakhs and ₹100 lakhs



Covers Critical Illnesses

Get lump sum payout on detection of an illness

International Benefits so you are protected around the world



International Cashless Treatment for Major Illnesses¹

Get covered for Sum Insured of ₹3 Crores and ₹6 Crores for Major Illnesses including Cancer



Access to medical facilities around the world

Get the best medical facility abroad for planned treatments for 16 listed Major Illnesses



Access to Chronic Management Program



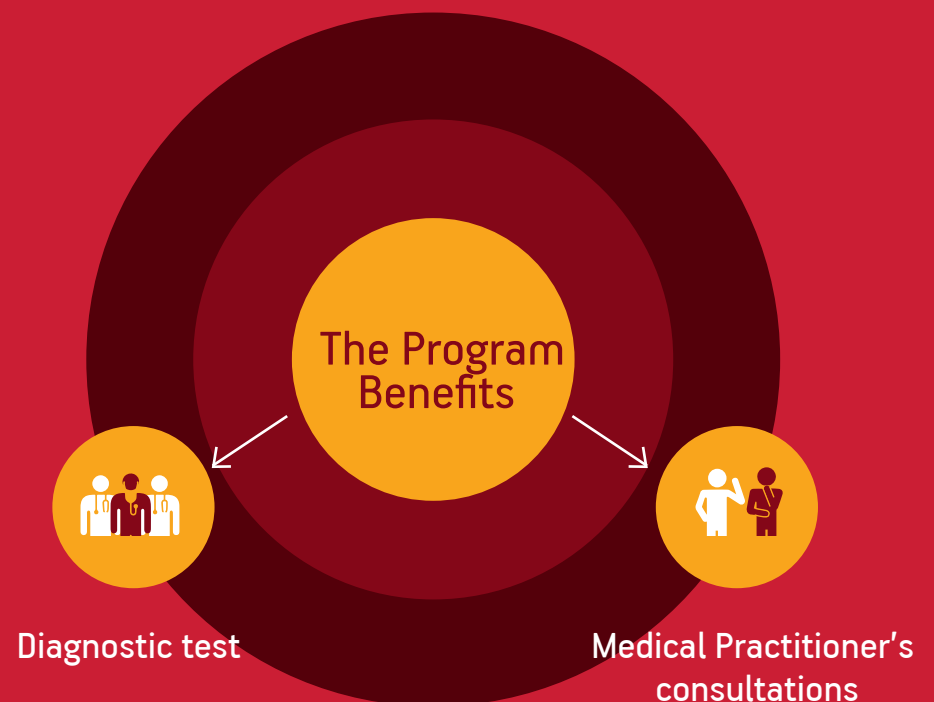
Cover for Chronic Illnesses

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



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 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

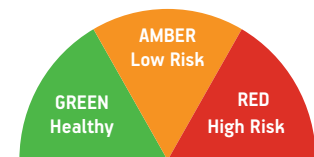
To gain up to 100% HealthReturns™, 13 Active Dayz™ every month is essential.

Start today!

- 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 year	Healthy Heart Score™			No. of Active Dayz™ in a calendar 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 Premiere Plan

	Product Features	Platinum Premiere
	Sum Insured	₹10 lakhs, ₹15 lakhs, ₹20 lakhs, ₹25 lakhs, ₹30 lakhs, ₹40 lakhs, ₹50 lakhs, ₹100 lakhs, ₹150 lakhs, ₹200 lakhs
I. Basic Covers		
1	In-patient Hospitalisation	Covered up to Sum Insured
		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 ₹5000 per hospitalisation for non-network providers
7	Organ Donor Expenses	Covered up to Sum Insured
8	Super Reload	100% Unlimited Reload available for same and unrelated illness
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	Covered up to Sum Insured for listed procedures
14	Domestic and International Emergency Assistance Services (Including Air Ambulance)	Available
15	OPD Cover	₹1000 available for Sum Insured of ₹15 lakhs and above
16	Post-hospitalisation Physiotherapy Cover	Available

Activ Health: Platinum Premiere Plan

17	Premium Waiver	1 Policy Year Premium Waiver in case of detection of listed illnesses for adults of 18 years & above
II. Additional Benefits		
18	Cumulative Bonus	Applicable on Sum Insured: 50% increase, max up to 100% (Up to maximum of ₹1 Cr)
19	Dental Consultation & Investigations	Available
20	Health Check-up Program	Available, once in a policy year
21	Second E-Opinion for Major Illnesses	Available
III. Value Added Benefits		
22	Chronic Management Program (OPD)	Available, as per Annexure 1
23	Health Assessment™	Available
24	HealthReturns™	Available, up to 100% of Premium
25	Expert Health Coach	Available - Medical, Nutritional, Fitness & Mental Counselling Session, Homeopathy Tele-consultation
IV. Inbuilt Benefits		
26	International Coverage for Major Illnesses	Sum Insured – ₹3 Crores / ₹6 Crores
27	Personal Accident Cover (AD, PTD)	Sum Insured – ₹50 lakhs / ₹100 lakhs
28	Critical Illness Cover	Sum Insured – ₹5 lakhs / ₹10 lakhs / ₹15 lakhs / ₹20 lakhs / ₹25 lakhs
		Survival Period - 15 days
V. Optional Covers		
29	Preferred Provider Network (PPN) Discount	10% discount available

Eligibility and Coverage	Minimum age at entry	Maximum age
Family Floater Policy	91 days – Dependent child 18 years – Adult	65 years
Individual Policy	5 years	

Note: Age is calculated as no. of years completed as on last birthday.
Children up to 25 years can be covered under the floater as dependents.

	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.

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ABHIkaro

ADITYA BIRLA HEALTH INSURANCE KARO

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



**ADITYA BIRLA
CAPITAL**

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

Product Name: Activ Health. Activ Health has Activ Health Platinum Enhanced, Activ Health Platinum Premiere and Activ Health Platinum Essential variants. Product UIN: ADIHLIP24102V052324, ADVT. UIN: ABHI/LF/22-23/1390. 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). *100% unlimited reload, available for same and unrelated illness. #Up to a maximum of Rs.1 Crore. ^International Coverage for Major Illnesses benefit is applicable only for Insured Person(s) who are Indian Citizens residing in India. ^Home Treatment such as chemotherapy, dengue, gastroenteritis, hepatitis, peritoneal dialysis.