

## HealthReturns™

Stay active and get upto 30% of your premium as HealthReturns™

### How to earn HealthReturns™

#### Get Started

- Download the Activ Health App



#### Know Your Health

- Find out your Healthy Heart Score™

Take the Health Assessment by calling our call centre and get the score. It indicates how healthy you are.



#### Get Active

- Improve Your Health by Getting Active

**1** Active = **10,000 steps per day or 300 calories burned or 30 minute gym session**

or do a fitness assessment test every six months.

#### Get Rewarded

- Earn up to 30% of your premium as HealthReturns™ by just completing 13 Active Dayz™ every month
- Earn up to 6% of your premium as HealthReturns™ by just completing 4 Active Dayz™ every month

Earn HealthReturns™ as a % of your premium

Active Dayz™	Healthy Heart Score™		
	Green	Amber	Red
13+	30%	12%	6%
10-12	18%	7%	4%
7 - 9	12%	5%	2%
4 - 6	6%	2%	1%
0 - 3	0%	0%	0%

### Chronic Management Program

Activ Health's Chronic Management Program (CMP) has been specially designed for people with chronic conditions like Diabetes, Asthma, High Cholesterol and High Blood Pressure.

#### Day 1 Cover\*

We offer you Day 1 cover for chronic conditions to help you get back on the path of healthy living.

#### Automatic Upgrade

If you develop a chronic condition after buying the policy, you will get upgraded to the program without any additional premium.

#### The Program Benefits



Covers tests, consultation, and medicines



Hospitalization cover post 30/90 days\*



Wellness coaches guide you to make healthy choices

\*T&C apply.

### How to use HealthReturns™\*



Use it to buy medicines



Use it to pay for diagnostic tests.



Use it to pay your next policy premium.



Keep it like a fund for any health contingency.

\*Conditions apply

### Eligibility and Coverage:

- The minimum age of entry is 91 days and there is no maximum entry age.
- Children up to 25 years can be covered under the floater as dependents.
- Family floater plan we cover upto 9 members (6 Adults+3 children) comprising of self, spouse, dependant parents, dependant parents-in-law, children up to 25 years (up to 3).

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

### Health Insurance

Aditya Birla Health Insurance Co. Limited



ADITYA BIRLA CAPITAL

1800-270-7000

Aditya Birla Health Insurance Co. Limited. IRDAI Reg.153. CIN No. U66000MH2015PLC263677. Product Name: Activ Health, Product UIN: IRDAI/HLT/ABHI/P-H/V.1/32/16-17, Advertisement UIN: ABHI/LF/18-19/1197. Address:- 10th Floor, R-Tech Park, Nirlon Compound, Next to HUB Mall, Off Western Express Highway, Goregaon East, Mumbai - 400 063. Email: care.healthinsurance@adityabirlacapital.com Website: adityabirlahealthinsurance.com 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 MMI Group Limited. These trademark/Logos are being used by Aditya Birla Health Insurance Co. Limited under licensed user agreement(s).



Ameet Nivsarkar / Corporate Professional

## PROTECTING your health has it's own benefits

Activ Health - Platinum Enhanced

- Wide range of cover from ₹2 lac - ₹2 crore
- Earn up to 30% premium as HealthReturns™
- Day 1 cover for Chronic Illnesses
- 100% Reload of Sum Insured
- Cumulative Bonus upto 20% of sum insured for every claim free year

### Health Insurance

Aditya Birla Health Insurance Co. Limited



ADITYA BIRLA CAPITAL

1800-270-7000

## Hospitalization Benefits

### Key Features

- 60 days of pre and 180 days of post-hospitalisation coverage
- Road ambulance expenses covered
- 527 Day Care procedures covered
- Free annual health check up from 1st year



### 100% Reload of Sum Insured

- We will reload 100% of sum insured in case of an unrelated illness in the same policy year.
- In case of road accidents, we reload the sum insured in the first claim itself.



### Cumulative Bonus

Earn a cumulative bonus every policy year when you don't claim

- 20% on Enhanced plan, maximum up to 100% of sum insured.
- The already accumulated bonus will not reduce even when you claim in any subsequent year.



## Cashless Claims

- 24/7 claims assistance
- Cashless claims across large network of hospitals
- Pre-authorization intimation available through app and toll free
- Feedback on pre-authorization requests within 2 hours
- Active engagement during hospital stay, admission and discharge



## Platinum Plan Comparison: Essential and Enhanced

	Product Features	Essential	Enhanced
	Policy Term	1,2 or 3 years	
	Sum Insured (₹)	50,000, 75,000, 1 Lac – 10 Lacs*	2 Lac - 10 Lac*, 15 Lac, 20 Lac, 25 Lac, 30 Lac, 40 Lac, 50 Lac, 100 Lac, 150 Lac, 200 Lacs
<b>I. Basic Covers</b>			
a	In-patient Hospitalization Covered up to	a) Single Private Room b) Shared room c) General/Economy ward	a) Any room (Available for Sum Insured > 7 Lacs) b) Single Private Room c) Shared Room (available for Sum Insured's < 5 Lacs)
b	Pre-hospitalization Medical Expenses	30 days	60 days
c	Post-hospitalization Medical Expenses	60 days	180 days
d	Day care Treatment	Available	Available
e	Domiciliary Hospitalization	Available	Available
f	Road Ambulance Cover	Network Providers - Covered up to Actual expenses Non- network Providers- Reimbursed up to max of ₹2000 per hospitalization	Network Providers - Actual expenses Non-Network Providers - Reimbursed up to max of ₹5000 per hospitalization
g	Organ Donor Expenses	Not Available	Available
h	Reload of Sum Insured	Not Available	Available
i	Mandatory Co-payment	20%	Not Applicable
j	Co-payment for treatment in a Higher Zone	Zone II to Zone I: 10% • Zone III to Zone II: 15% • Zone III to Zone I: 25%	Zone II to Zone I: 10% • Zone III to Zone II: 15% • Zone III to Zone I: 25%
k	Co-payment for treatment in a Higher room category	a) General/ Economy ward to Shared Room - 15% b) General/ Economy ward to Single Private Room - 25% c) General/ Economy ward to Any Room - 50% d) Shared Room to Single Private Room - 15% e) Shared Room to Any Room - 40% f) Single Private Room to Any Room - 25%	a) Shared Room to Single Private Room - 15% b) Shared Room to Any Room - 40% c) Single Private Room to Any Room- 25%
l	Benefit for Hospital Room Choice For Zone 1 cities	a) Shared Room to General/ Economy Ward – 10% b) Single Private Room to General/Economy Ward – 20% c) Single Private Room to Shared Room – 10%	a) Single Private Room to Shared Room - 10% b) Any room to Shared Room – 30% c) Any room to Single Private Room – 20%
	For Zone 2 and 3 cities	a) Shared Room to General/ Economy Ward - 5% b) Single Private Room to General/Economy Ward - 15% c) Single Private Room to Shared Room - 5%	a) Single Private Room to Shared Room – 5% b) Any room to take treatment in Shared Room - 25% c) Any room to Single Private Room - 15%
<b>II. Additional Benefits</b>			
m	Cumulative Bonus	- 10% increase of Sum Insured every claim free year, Max up to 100% - Accumulated bonus will not reduce even when you claim in any subsequent year	- 20% increase of Sum Insured every claim free year, Max up to 100% - Accumulated bonus will not reduce even when you claim in any subsequent year
n	Health Check up program	Available once every policy year, starting from the first year	Available once every policy year, starting from the first year
o	Recovery Benefit	Not Available	1% of Sum Insured, max of ₹10,000 (10 days of hospitalization)
p	Second E-Opinion on Critical Illness	Available	Available
q	Worldwide Emergency Assistance Services	Not Available	Available
<b>III. Value Added Benefits</b>			
r	Chronic Management Program	Available	
s	HealthReturns™	Available, Earned by ways of Percentage of Premium earned through Healthy Heart Score™ and Active Dayz™	• Benefit for Hospital Room Choice
t	Wellness Coach	Available	

\*In multiples of ₹1 Lac

Please contact your advisor for available optional covers.