

Get in Touch

We eagerly look forward to creating a healthy world together. Feel free to get in touch with us in case of any queries or for any further discussions.

1800 103 1033

Download Activ Health App

customercare.abh@adityabirla.com

adityabirlahealth.com/healthinsurance

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

Aditya Birla Health Insurance Co. Limited,
IRDAI Reg.153, CIN No. U66000MH2015PLC263677,
Product UIN IRDAI/HLT/ABHI/P-H.V.1/32/16-17;
Advertisement UIN- ABHI/LF/17-18/155.

Address:- 10th Floor, R-Teoh Park, Nirlon Compound,
next to Hub Mall, off Western Express Highway, Goregaon East, Mumbai – 400063.
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For more details on exclusions, risk factors, terms and conditions please read policy wordings carefully before concluding a sale.

Trade Marks: Aditya Birla Health, Active Dayz, HealthReturns and Healthy Heart Score are owned by Aditya Birla Management Corporation Private Limited and MMI Group Limited respectively and used under license by us. RBL Bank Ltd. (IRDAI Reg.No: CA0116) is a Corporate Agent of Aditya Birla Health Insurance Co. Limited.

Plan Comparison: Essential and Enhanced

Product Features	Platinum	
	Essential	Enhanced
Policy Term	1,2 or 3 years	
Sum Insured	Rs 50,000, 75,000, Rs 1 Lac – Rs 10 Lacs*	Rs 2 Lac - Rs 10 Lac*, 15 Lac, 20 Lac, 25 Lac, 30 Lac, 40 Lac, 50 Lac, 100 Lac, 150 Lac, 200 Lacs
I. Basic Covers		
a In-patient Hospitalization	Covered up to a) Single Private Room b) Shared room c) General/Economy ward	Covered up to 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 Rs 2000 per hospitalization	Network Providers - Actual expenses Non-Network Providers - Reimbursed up to max of Rs 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	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 1 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%

*In multiples of Rs 1 Lac

Product Features	Platinum	
	Essential	Enhanced
II. Additional Benefits		
m Cumulative Bonus	Applicable on Sum Insured: 10% increase, Max up to 100% No reduction on claim	Applicable on Sum Insured: 20% increase, Max up to 100% (up to maximum of 50 Lacs) No reduction on claim
n Health Check up program	Available, Once in a policy year	Available, Once in a policy year
o Recovery Benefit	Not Available	1% of Sum Insured, max of INR 10,000 (10 days of hospitalization)
p Second E-Opinion on Critical Illness	Available	Available
q Worldwide Emergency Assistance Services	Not Available	Available
III. Value Added Benefits		
r Chronic Management Program	Available	Available
s HealthReturns™	Available, Earned by ways of - Percentage of Premium earned through Healthy Heart Score™ and Active Dayz™ - Benefit for Hospital Room Choice - Carried forward unutilized OPD Expenses plus Earned Cumulative Bonus	Available, Earned by way of - Percentage of Premium earned through Healthy Heart Score™ and Active Dayz™ - Benefit for Hospital Room Choice - Carried forward unutilized OPD Expenses plus Earned Cumulative Bonus
t Wellness Coach	Available	Available
IV. Optional Covers		
u OPD Expenses	Rs 1000 to Rs 20,000, in multiples of Rs 1,000 Cumulative Bonus applicable on Unutilized OPD Expenses: 5% increase, up to No limit, No reduction on claim	Rs 1000 to Rs 20,000 in multiples of Rs 1,000 Cumulative Bonus applicable on Unutilized OPD Expenses: 5% increase, up to No limit, No reduction on claim
v Deductible	SI 1 Lac – Rs 25,000, 50,000 SI 2 Lac – Rs 25,000, 50,000, 1 Lac SI 3 Lac – Rs 25,000, 50,000, 1 Lac SI 4 Lac/ 5Lac/ 6 Lac/ 7 Lac/ 8 Lac/ 9 Lac/ 10 Lac – Rs 25,000, 50,000, 1 Lac, 2 Lac	SI 2 Lac – Rs 25,000, 50,000, 1 Lac SI 3 Lac – Rs 25,000, 50,000, 1 Lac SI 4 Lac/ 5Lac/ 6 Lac/ 7 Lac/ 8 Lac/ 9 Lac/ 10 Lac – Rs 25,000, 50,000, 1 Lac, 2 Lac, SI 15 Lac/ 20 Lac/ 25 Lac - 3 Lac, 4 Lac, 5 Lac
w Maternity Cover		
Maternity Expenses	Normal delivery - Rs 75,000 C-section delivery - Rs 100,000	Normal delivery - Rs 75,000 C-section delivery - Rs 100,000
New Born Baby Expenses	Covered upto maternity Sum Insured	Covered upto maternity Sum Insured
Vaccination Expenses	Cover upto maternity Sum Insured	Cover upto maternity Sum Insured
x Hospital Cash Benefit	Rs 500 to Rs 5000 in multiples of Rs 500 A deductible of 24 hours shall apply under this Benefit.	Rs 500 to Rs 5000 in multiples of Rs 500 A deductible of 24 hours shall apply under this Benefit.
y Waiver of Mandatory Co-payment	Applicable	Not Applicable

RBL BANK
apno ka bank

ADITYA BIRLA
HEALTH

Healthy living has its own rewards

Here's Activ Health - your health insurance partner.

Earn upto 30% premium as HealthReturns™

Flexibility to chose your own room and zone

100% reload of Sum Insured

Day 1 cover for Chronic illnesses

Digital Health Manager

activ
health

OUR PHILOSOPHY

Today, lifestyles are synonymous with speed and in this constant race against time, our health is losing out. Aditya Birla Health aspires to create the much needed space for health in your busy schedules.

With Activ Health, we promise to be with you as you step towards a healthier life, and motivate you with exciting rewards on your journey.

Our vision is to see an India brimming with healthy and active families.

Your Active Health Journey

Earn **HEALTHRETURNS™**

Know Your Health

- Download the Activ Health App
- Fill an online questionnaire to find out your health relative to your current age
- Find out your Healthy Heart Score™ and get the score. Take the Health Assessment™ and get the score. It indicates how healthy you are.

GREEN- Healthy
AMBER- Low Risk
RED- High Risk

Improve Your Health

1 Active Day = 300 CALORIES BURNED or 01 EXERCISE SESSION or 10,000 STEPS TAKEN TODAY

or do a fitness assessment test every six months.

Get Rewarded

By completing 13 Active Dayz™ every month, you can earn up to 30% of your annual policy premium back as HealthReturns™.*

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

*30 minutes exercise session

How to use HealthReturns™

- Use it to buy medicines and pay for diagnostic tests.
- Keep it like a fund for any health contingency.
- Use it to pay for any health emergency irrespective of whether it is covered by the policy.
- Use it to pay your next policy premium.

*Conditions apply

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 doctor consultation
- Covers diagnostic tests
- Covers cost of medicines
- Hospitalization cover post 30/90 days*
- Wellness coaches guide you to make healthy choices
- Earn up to 30% of your policy premium as HealthReturns™

*Conditions apply

Hospitalization Benefits

Choice of Zone

'Zones' is a classification of cities across the country, based on your area of residence and your premium is determined accordingly.

- Zone I** Bangalore, Gurgaon, Mumbai, Navi Mumbai, New Delhi, Thane
- Zone II** Ahmedabad, Kolkata, Noida, Pune, Hyderabad, Chennai, Chandigarh, Mohali
- Zone III** Rest of India excluding the cities under Zone I and Zone II

Choice of Room

You can choose your preferred room while buying your policy. For example, during hospitalization if you settle for a lesser category room like a 'shared room', you will get up to 30% of yours hospitalization claims back if you have opted for a 'Any room' while buying the policy.

- Any room
- Single Private room
- Shared room
- General ward

Second E-opinion

In case of a critical illness, we will help you with a second e-opinion with our panel of experts and specialist doctors.

Cumulative bonus

- Earn a cumulative bonus every policy year when you don't claim
- 10% on Essential and 20% on Enhanced plans, maximum up to 100% of sum insured.
- The already accumulated bonus will not reduce even when you claim in any subsequent 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.
- We will reload full sum insured even if the sum insured is not completely exhausted in the earlier claims.

Digital Health Manager

- Tracks your fitness activity and Active Dayz™
- View your HealthReturns™ balance
- Access to your digital health records
- Access to wellness coaches
- Browse for healthcare network
- Browse for doctors in your area
- Access your policy

Service Features

- Annual health assesment starting from 1st year itself
- Worldwide emergency assistance service
- 24x7 claim assistance on our toll free number
- Submit your pre-authorization request through our Activ Health app or toll free number
- Active engagement during hospital stay including admission and discharge
- Wide network of hospitals, pharmacy and diagnostic centers

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).

Waiting Periods*

- 30 days waiting period: For any treatment within the first 30 days of the cover, except accidental injury.
- 2 year waiting period: For specific illnesses/treatment like Cataract, Hernia, Sinusitis, Joint replacement surgery, Varicose veins etc
- Chronic Management program waiting period: As per terms of the policy
- Pre-existing disease waiting period: 48 months on Essential plans and 36 months on Enhanced plans

Permanent Exclusions*

- War, act of foreign enemy, uprising, revolution, insurrection, military or usurped acts.
- Breach of law with Criminal Intent, intentional self injury
- Abuse or the consequences of the abuse of intoxicants or hallucinogenic substances
- Cosmetic, aesthetic and re-shaping treatments and surgeries
- Hearing aids, spectacles or contact lenses including optometric therapy
- Psychiatric or psychological disorders, mental disorders,
- Congenital external diseases, defects or anomalies, genetic disorders.

*This is an indicative list please refer policy wordings for detailed list of exclusions and waiting periods.