

Activ Assure: Diamond Plan - Product Features

Value Added Services	HealthReturns™	<ul style="list-style-type: none"> Earn up to 30% of your premium as HealthReturns™. This is earned through a combination of Healthy Heart Score™ and Active Dayz™
	Health Coach	<ul style="list-style-type: none"> Two coaching sessions available every policy year for customers above 18 yrs with Asthma, Hypertension, Hyperlipidemia or Diabetes Our Health coach shall be coaching the insured person on better lifestyle management to take care of such chronic conditions.
Optional Covers [^]	Unlimited Reload of SI	100% of SI (Unlimited times)
	Super NCB	Additional 50% of SI per annum, max upto 100% of SI
	Any Room Upgrade	Available with SI ₹ 5 lakhs and above

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%

How to 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 fund for any health contingency.

*Conditions apply

[^]Please contact your advisor for additional optional covers.
[^]Daily allowance ₹500/day (Max 5 day per hospitalization)

Long Term Discount

- 7.5% : For 2 year policy
- 10% : For 3 year policy

Family Discount

- 5% : 2-3 member Multi Individual Policy
- 10% : 4+ members Multi Individual Policy

Eligibility and Coverage:

- Individual policy:** Minimum entry age 5 yrs and there is no maximum age of entry
- Family floater policy:**
 - We cover up to 6 members (2 Adults + 4 Children) comprising of Self, Spouse and Dependent children (up to 25 yrs) in a single policy
 - Dependent children from 91 days to 5 yrs will be covered only if one adult is covered in the floater policy
 - There is no maximum age of entry

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 & surgeries
- Hearing aids, spectacles or contact lenses including optometric therapy
- Psychiatric or psychological disorders, mental disorders

Waiting Periods & Co-payments*

- 30 days waiting period:** In the 1st year of the policy cover there is a 30 days waiting period for any treatment, except an accidental injury.
- 2 year waiting period:** For specific illnesses/treatment like Cataract, Hernia, Sinusitis, Joint replacement surgery, Varicose veins etc.
- Pre-existing disease waiting period:** 48 months
- Mandatory 20% Co-Payment:** For age of entry at 61 yrs and above

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

Contact us:
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Aditya Birla Health Insurance Co. Limited. IRDAI Reg.153. CIN No. U66000MH2015PLC263677.
Product Name: Activ Assure, Product UIN: ADIHLIP18077VO11718, Advertisement UIN: ABHI/LF/17-18/450.
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).



Ashutosh & Vrushali Vaidya / Entrepreneur

PROTECTING your health is our priority, while we also protect your finances.

Activ Assure – Diamond Plan

- Comprehensive range of sum insured from ₹2 lakhs to ₹2 crores
- Reload 150% of sum insured
- 586 day care procedures covered
- 'No claim bonus' of 10% for every claim-free year
- Earn up to 30% of your premium as HealthReturns™

Health Insurance

Aditya Birla Health Insurance Co. Ltd.



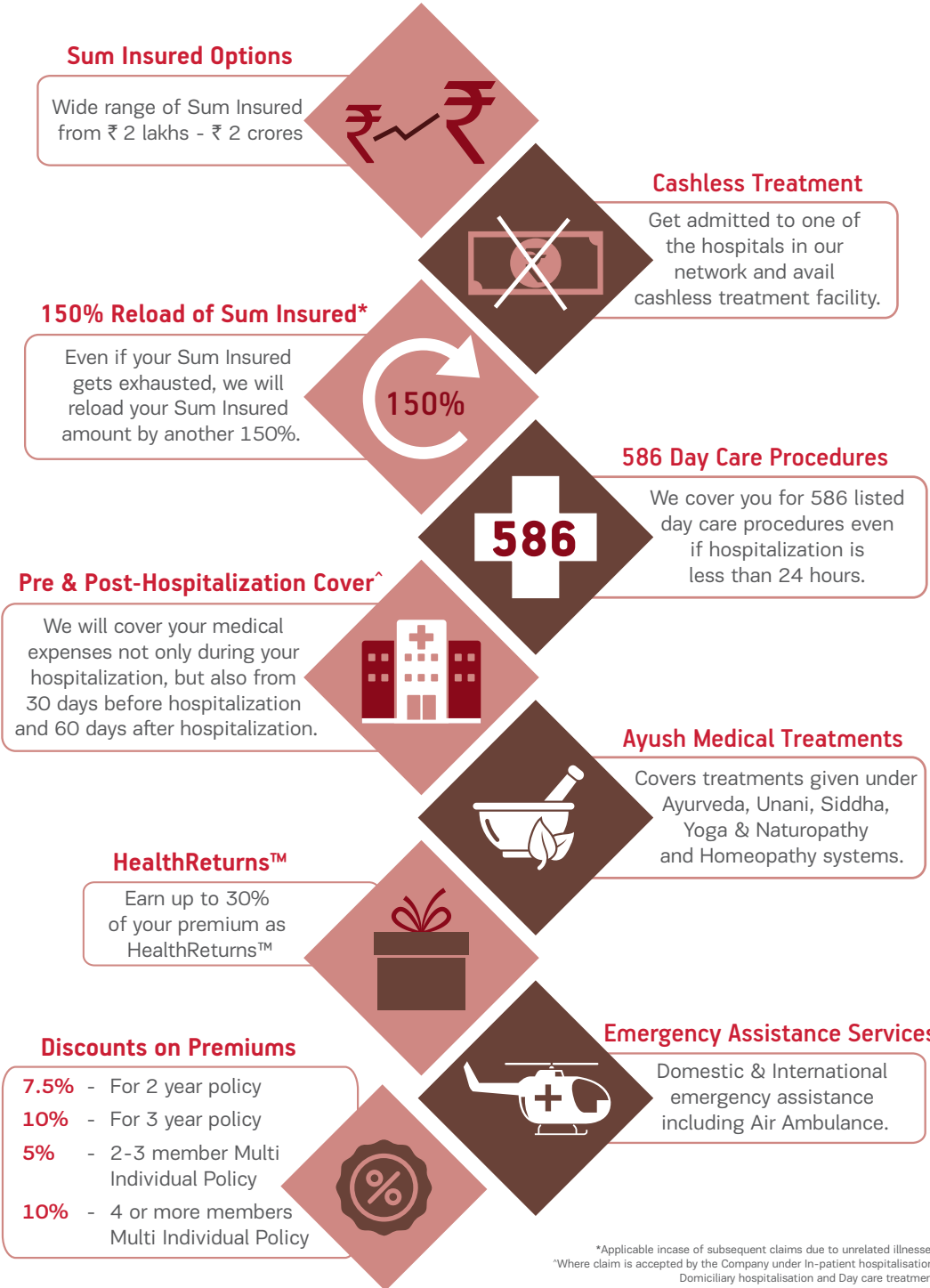
1800-270-7000



Activ Assure: Diamond - Your partner in health

Make the right choice by selecting a partner who cares for your health. From timely health check-ups to hospitalization care and so much more, this is a plan that's designed to comprehensively take care of the most important aspect of your life - your health.

Key Benefits of the Plan



Activ Assure: Diamond Plan - Product Features

	Policy Term	1, 2 or 3 years
	Sum Insured (SI)	₹ 2 lakhs, ₹ 3 lakhs, ₹ 4 lakhs, ₹ 5 lakhs, ₹ 7 lakhs, ₹ 10 lakhs, ₹ 15 lakhs, ₹ 20 lakhs, ₹ 25 lakhs, ₹ 30 lakhs, ₹ 40 lakhs, ₹ 50 lakhs, ₹ 75 lakhs, ₹ 100 lakhs, ₹ 150 lakhs, ₹ 200 lakhs
Basic Covers	In-patient Hospitalization	Covered
	Room Type	<ul style="list-style-type: none"> • 1% of SI per day* - for SI ₹ 2 lakhs, ₹ 3 lakhs and ₹ 4 lakhs • Single Private A/C Room - for SI ₹ 5 lakhs, ₹ 7 lakhs, ₹ 10 lakhs • Single Private A/C Room - for SI ₹ 15 lakhs and above (Upgradable to next level, only if Single Private A/C Room is not available)
	ICU Charges	<ul style="list-style-type: none"> • 2% of SI per day - for SI ₹ 2 lakhs, ₹ 3 lakhs and ₹ 4 lakhs • Up to SI - for SI ₹ 5 lakhs and above
	Pre-hospitalization Medical Expenses	30 days
	Post-hospitalization Medical Expenses	60 days
	Day Care Treatment	586 listed procedures covered up to SI
	Domiciliary Hospitalization (Home Care)	Up to 10% of SI
	Road Ambulance Cover per event	<ul style="list-style-type: none"> • ₹ 1,500 - for SI ₹ 2 lakhs, ₹ 3 lakhs, ₹ 4 lakhs • ₹ 2,000 - for SI ₹ 5 lakhs - ₹ 10 lakhs • ₹ 2,500 - for SI ₹ 15 lakhs - ₹ 40 lakhs • ₹ 3,000 - for SI ₹ 50 lakhs - ₹ 75 lakhs • ₹ 5,000 - for SI ₹ 1 Crore - ₹ 2 Crores
	Organ Donor Expenses	Covered up to SI
	Reload of Sum Insured	Upto 150% of SI, Max up to ₹ 50 Lacs
	Ayush (In-patient hospitalization)	<ul style="list-style-type: none"> • ₹ 15,000 - for SI ₹ 2 lakhs, ₹ 3 lakhs, ₹ 4 lakhs • ₹ 20,000 - for SI ₹ 5 lakhs - ₹ 10 lakhs • ₹ 30,000 - for SI ₹ 15 lakhs - ₹ 40 lakhs • ₹ 40,000 - for SI ₹ 50 lakhs - ₹ 75 lakhs • ₹ 50,000 - for SI ₹ 1 Crore - ₹ 2 Crores
Vaccination Cover	Up to ₹ 10,000 (Applicable for SI of ₹ 1 crore and above)	
Additional Benefits	No Claim Bonus	10% of SI per annum, max up to 50% of SI
	Health Check-up Program	Annual
	Second E-Opinion on Critical Illnesses	Available for 15 listed Critical Illnesses
	Domestic & International Emergency Assistance Services (including Air Ambulance)	Available

*Applicable incase of subsequent claims due to unrelated illnesses
 *Where claim is accepted by the Company under In-patient hospitalisation, Domiciliary hospitalisation and Day care treatment