

That gentle nudge you need,  
to go a few extra miles  
for your health.

Here's Aditya Birla Activ Health,  
your health insurance partner.



activ   
health

# ADITYA BIRLA GROUP & MMI HOLDINGS

The strength, experience and proven expertise to deliver on the promise of health.

Aditya Birla Group, a Fortune 500 company, is a diversified conglomerate widely recognized across India and overseas for quality products and services with operations that include financial services, manufacturing telecom, fashion and lifestyle, spanning across 36 countries and 1, 20, 000 employees of 42 nationalities.

MMI holding Limited, with a legacy of 122 years is one of the largest insurance companies in South Africa conducting business in 12 African countries outside South Africa and the United Kingdom. They are credited with the creation of an 'Innovative Incentivized Programme', that enables individuals and families to lead healthier, happy lives.

Both these companies have come together to launch 'Aditya Birla Health Insurance Co Ltd', with a common vision, commitment and know-how to make a positive impact on the way individuals and families adopt a healthier lifestyle.

## 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.

Let Sunny, Varun and Megha take you through their journey towards healthier living, with Activ Health.

Buy your Activ Health policy and download the Activ Health App

### What's in store for an active person?

Sunny is a 28 year old and his ideal holiday involves trekking, hiking and cycling where he gets to exert himself. And now he has found his perfect companion in Activ Health. It accompanies Sunny in all his journeys, gifts Sunny some exciting rewards when he engages in his favourite morning run, or sweats it out at the gym.

### What are these Rewards?

Active living is easier said than done. That is why through rewards and recognition Activ Health pushes people to run an extra mile for their health. These rewards are called **HealthReturns™**.



### STEP 1

Get Activ Age through an online assessment. Activ Age is an overall indicator of your health relative to your current age.

Sunny has a **Green** score. With 13 **Active Dayz™** per month, he gets **30% of his premium** in **HealthReturns™**.

### STEP 2

Get the **Healthy Heart Score™** through a **Health Assessment™**. It gives an indication of your health.

- Green** - Healthy
- Amber** - Low Risk
- Red** - High Risk

### STEP 3

Get active and start earning **HealthReturns™** through **Active Dayz™**

- 1 Active Day = 10,000 steps or
- 300 calories burned or
- 30 minutes spent at a gym/fitness centre

### How to use HealthReturns™



Use it to buy medicines and pay for diagnostic tests.



Keep it like a fund for any health contingency. It keeps accumulating. \*\*



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.

\*For more detailed information on Active Dayz™ please refer to our website.

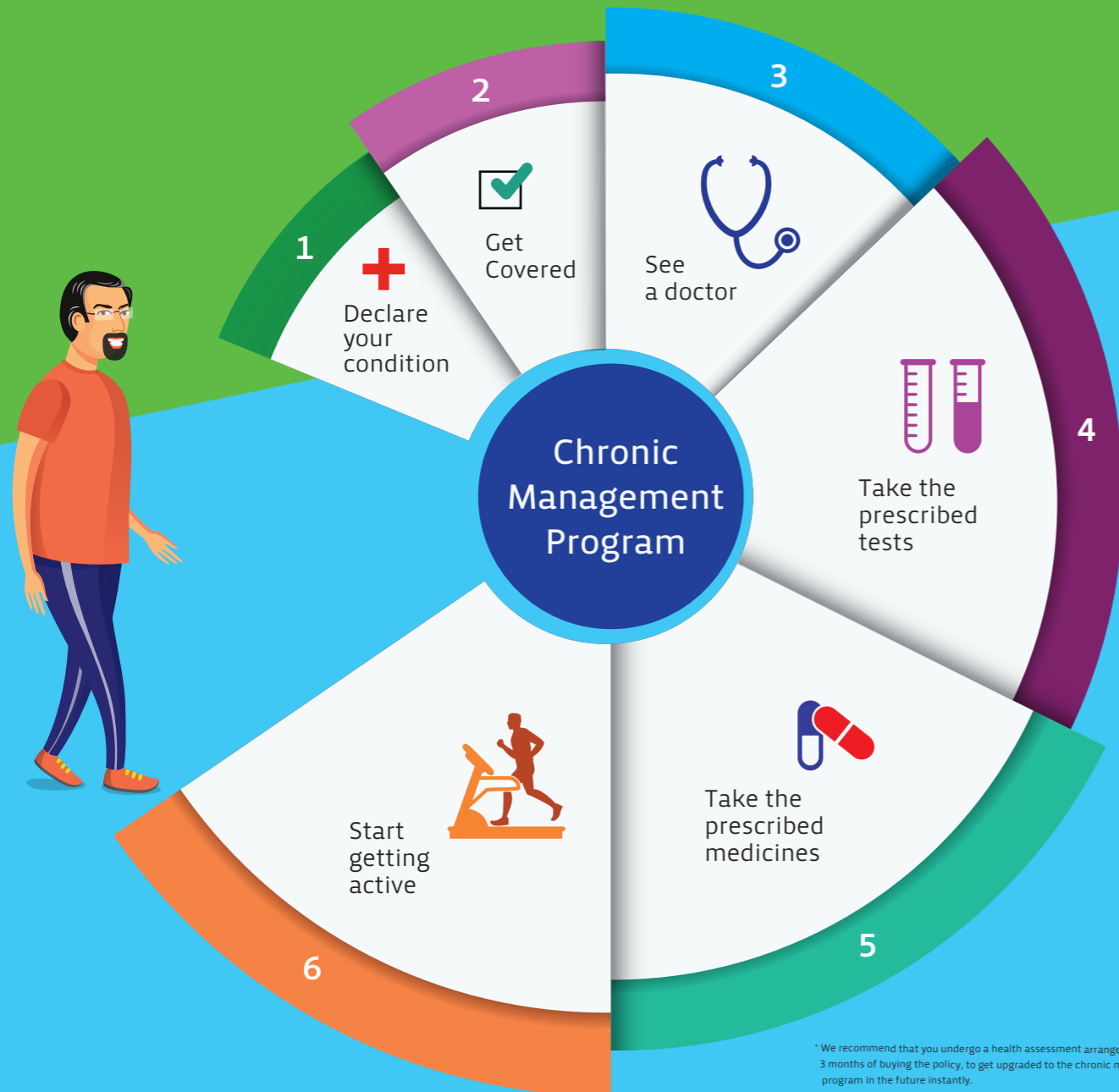
\*\* HealthReturns™ do not expire till you keep renewing your policy with us. It also stays active even 1 year after the policy expiration.

## Day 1 cover for Chronic conditions

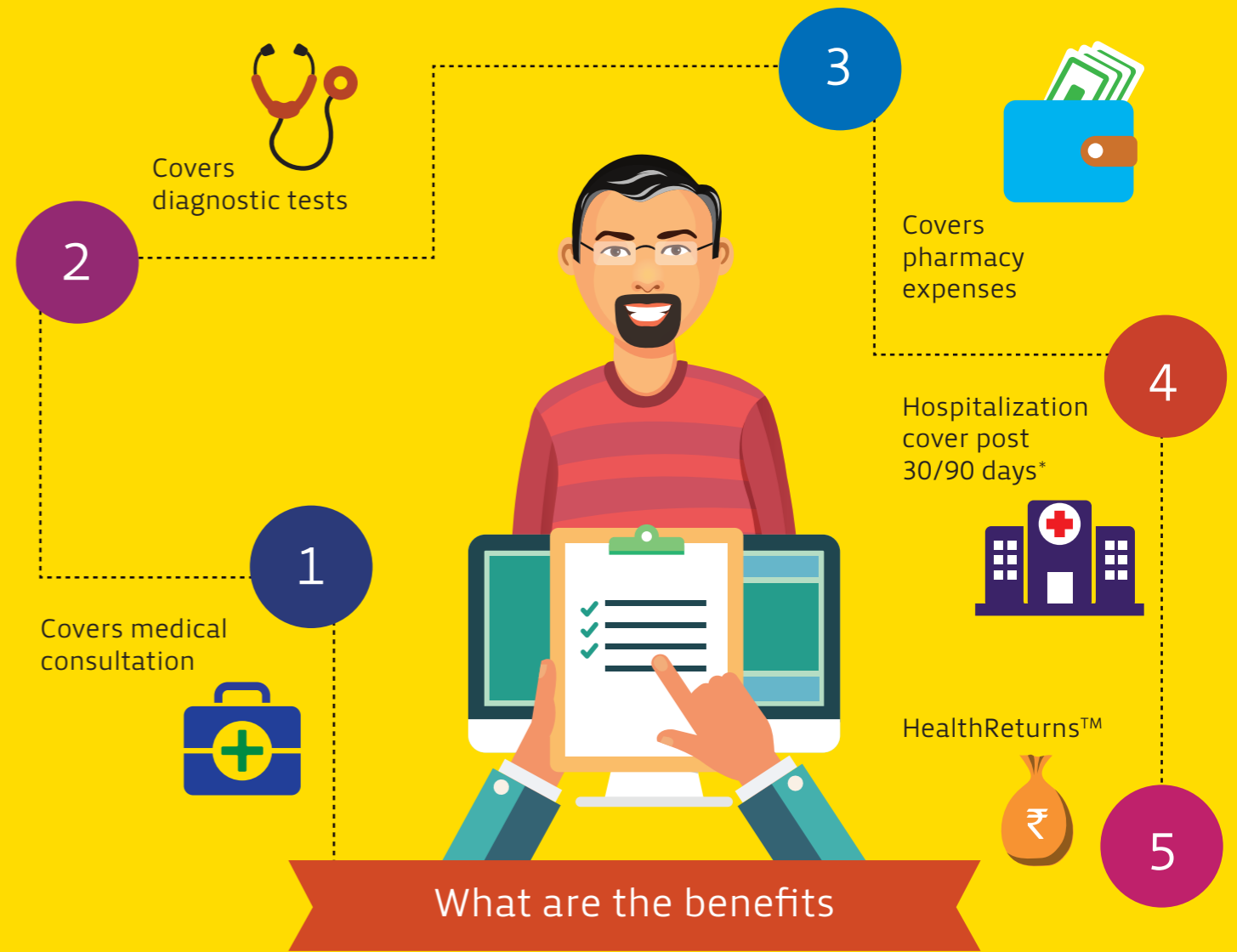
Varun is 52, diabetic and he needs to manage his weight. His wife wants him to be active, but his work schedule leaves him drained. Activ Health's Chronic Management Program specially designed for people who suffer from chronic conditions like **Diabetes, Asthma, High Cholesterol** and **Hypertension** covers Varun from Day 1.



If you develop a chronic condition after buying the policy, you will get upgraded to the Chronic Management Program without any additional premium.\*



\* We recommend that you undergo a health assessment arranged by us within 3 months of buying the policy, to get upgraded to the chronic management program in the future instantly.  
 \*\* For more detailed information on the Chronic Management Program please refer to our website.



### Wellness Coaches

We offer you specialist doctors as our **Wellness Coaches** who will guide you on the path of health with their expertise, remind you to comply with the treatment protocol and stay active.



### HealthReturns™

With active living you can earn HealthReturns™ **up to 30% of your policy premium\***.

\* Conditions apply.

### 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 cities under Zone I and Zone II

### How to make future choices?

Varun is living an active and healthy life now. But if it comes to sudden hospitalization, he won't be dependent on anyone else. He has already made his hospitalization choices while choosing his policy cover.

### Choice of Room

- Any Room
- Single Private Room
- Shared Room
- General Ward

## Optional Cover Choices



OPD

Covers cost of services that are offered in an OPD. Eligible for tax benefit under section 80D\*.

#### What is covered :

- Consultations with doctors, diagnostic tests and cost of medicines.
- Unused OPD limit gets credited as HealthReturns™ with a 5% bonus each year



Maternity

Covers Maternity Expenses after a waiting period of 24 months

#### What is covered :

- Normal delivery or C-section delivery
- Covers new born baby expenses
- Covers vaccination expenses
- Expenses incurred under this do not affect the sum assured or cumulative bonus



Hospital Cash

Daily hospital cash for day to day expenses during hospitalization

#### What is covered :

- Amounts of Rs 500 – Rs 5,000 in multiples of 500
- This kicks in after the first 24 hours of hospitalization



Waiver of Mandatory Co-Pay

This option relieves you of the mandatory co-pay that is a part of the Essential plan.

### 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.

### Reload of Sum Assured

We reload the sum assured in case of another illness in the same policy year.

In case of any accident we reload the sum assured in the 1<sup>st</sup> claim itself.

Varun has chosen a "Any Room" for himself. But during hospitalization, if he settles for a lesser category room like a shared room, he'll get upto 30% of his hospitalization claims. For eg, if his claim is of Rs 1,00,000, 30% of that amount, i.e. Rs 30,000 gets credited to his HealthReturns™ account for selecting a lesser category room.

\*Conditions apply

\* Tax benefits are subject to changes in tax laws. Please consult with your tax advisor for the same

Earning HealthReturns™ based on room choices

A world of great services and exclusive benefits

This is Megha's story. Megha is a high flying, globe trotting corporate professional with no time on her hands. What she really needs is convenience. And we offer her a host of services which make her life convenient, like the following:



**Comprehensive Annual Health Checkup**



**Worldwide Emergency Assistance Service**



Get admitted to a network hospital



Submit your pre-authorization request through the Activ Health App or call our toll free number or mail us



**Cashless Claims**



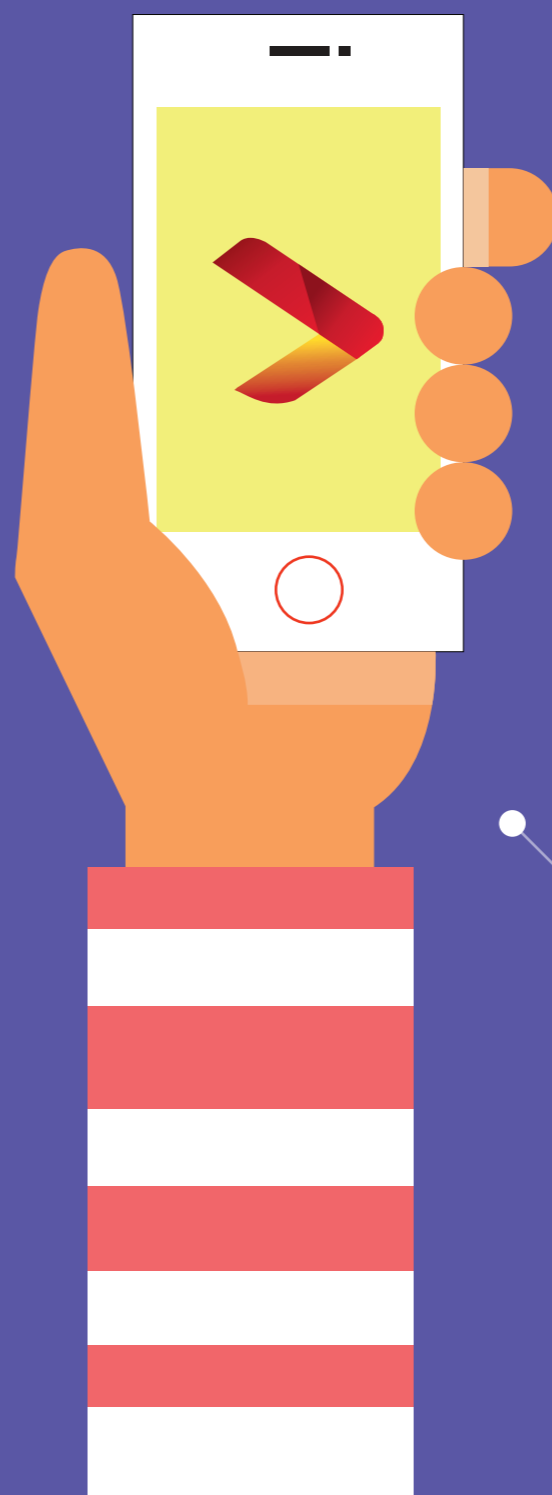
We will review your request and get in touch within 2 hours\*\*



You can directly talk to our executive regarding claims at any time.

\*Subject to terms & conditions  
\*\*For requests submitted 8 am to 10 pm

## Digital Health Manager



Tracks your fitness activity and Active Dayz™



View your HealthReturns™ balance



Wellness coaches who guide you on healthy eating



Records all your health history



Browse for healthcare network



Browse for doctors in your area



Access and renew your policy



I. Basic Covers	Policy Term	Platinum	
		Essential	Enhanced
	Product Features	Essential	Enhanced
	Policy Term	1, 2 or 3	
	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
	Pre-Existing Disease waiting Period	48 months	36 months
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 2,000 per hospitalization	Network Providers - Actual expenses Non-Network Providers - Reimbursed up to max of Rs 5,000 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	Benefits for Hospital Room Choice For Zone I 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 II and III 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%

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 Illnesses	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 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
	t	Wellness Coach	Available	Available
	u	OPD Expenses	Rs 1,000 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 1,000 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
IV. Optional Covers	v	Deductible	SI 1 Lac - Rs 25,000, 50,000 SI 2 lac - Rs 25000, 50,000, 1 lac SI 3 Lac - Rs 25,000, 50,000, 1 Lac SI 4 Lac/ 5 Lac/ 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 Expenses		
		i. Maternity Expenses	Normal delivery - Rs 75,000 C-section delivery - Rs 1,00,000	Normal delivery - Rs 75,000 C-section delivery - Rs 1,00,000
		ii. New Born Baby Expenses	Covered up to maternity Sum Insured	Covered up to maternity Sum Insured
		iii. Vaccination Expenses	Cover up to maternity Sum Insured	Cover up to maternity Sum Insured
	x	Hospital Cash Benefit	Rs 500 to Rs 5,000 in multiples of Rs 500 A deductible of 24 hours shall apply under this Benefit.	Rs 500 to Rs 5,000 in multiples of Rs 500 A deductible of 24 hours shall apply under this Benefit.
	y	Waiver of Mandatory Co-payment	Applicable	Not Applicable

Trademarks- HealthReturns, Healthy Heart Score and Active Dayz are owned by MMI Group Limited and used under license by Aditya Birla Health Insurance Co. Limited.

## Eligibility and Coverage

- The minimum age of entry is 91 days and there is no maximum entry age.
- Children from age of 91 days to 5 years will be covered only if one adult is covered under the policy.
- Children up to 25 years can be covered under the floater as dependents.
- Up to 20 relationships in a family covered under a single policy. Under each relationship there is no restriction on the number of members.

## Discounts under the policy

**Family discount** – You can avail a 5% discount on covering 2 family members and a 10% on covering 3 or more family members in an individual policy type.

**Long Term Discount** – You can avail of a long term discount of 7.5% and 10% on selecting a 2 and 3 years policy respectively. Long term discount will apply only in case of single premium policies.

## Major 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
- Weight management programs, treatment of obesity
- Cosmetic, aesthetic and re-shaping treatments and surgeries
- Admission primarily for diagnostic purposes not related to illness for which hospitalization has been done
- Hearing aids, spectacles or contact lenses including optometric therapy
- Psychiatric or psychological disorders, mental disorders
- Congenital external diseases, defects or anomalies, genetic disorders
- HIV/ AIDS and related complications
- Treatment for sterility, infertility, sub-fertility or other related conditions
- Treatment for rehabilitation measures, private duty nursing, respite care

(Note: This list does not apply to coverage under HealthReturns™)

\*This is an indicative list please refer policy wordings for a detailed list of exclusions.

## The path to good health





## 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](https://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.  
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Product UIN IRDAI/HLT/ABHI/P-H/V.1/32/16-17;  
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