

Aditya Birla Health Insurance Unveils 'Activ One'

~ A Simplified Comprehensive Insurance Solution for every consumer ~

Mumbai, Dec 01, 2023: Aditya Birla Health Insurance Co. Limited ("ABHICL"), the health insurance arm of Aditya Birla Capital, India's leading, well-diversified financial services provider, announced the launch of '**Activ One**,' a simplified and comprehensive health insurance plan that empowers its policyholders with tailor-made solutions to meet not just their health insurance needs but also enables them to be the healthiest version of themselves.

Loaded with industry leading features such as 100% HealthReturns™, Claim Protect, No Sub-Limits, Super Reload and Super Credit, **Activ One** is ABHICL's most comprehensive product yet, offering customers a one-stop-solution for their health assurance and their health insurance needs.

Commenting on the launch, **Mr. Mayank Bathwal, CEO, Aditya Birla Health Insurance, said,** "*Activ One is a result of us being good at listening to our stakeholders - our customers, advisors, distributors and partners. Based on their inputs and insights, we developed Activ One, that addresses the needs of every consumer - across their different health or life stages, and at stages of battling chronic ailments. With seven variants built into one product, we are offering the Power of One, to all. At ABHI, our vision has always been to incentivize wellness, encouraging policyholders to embrace a healthier lifestyle and holistic well-being. Through Activ One, we want to ensure that our policyholders experience a simplified and comprehensive healthcare solution that is personalised, rewarding and worry-free.*"

Activ One stands out with its wide-ranging set of built-in features, including coverage for **in-patient hospitalization and pre- and post-hospitalization expenses extending up to 90 and 180 days. For the first time Aditya Birla Health will offer coverage live-in partners (same or opposite sex) under the policy. This apart, the policy has chronic care cover which provides Day 1 cover (zero waiting period) to people with seven chronic conditions such as Asthma, High Blood Pressure, High Cholesterol, Diabetes, Chronic**

Key Features

100% HealthReturns™: Enables policyholders to earn back their entire premium by leading an active and healthy lifestyle. Funds earned as HealthReturns™ can be used for payment of renewal premium and other non-medical expenses, out-patient expenses etc.

Claim Protect: With this feature, policyholders get covered for all listed non-medical expenses related to hospitalization. This includes expenses incurred for face masks, cotton, gloves, oxygen cylinders, etc.

No Sub-Limits: No capping on room rent, ICU charges, listed modern treatments like robotic surgeries, oral chemotherapy, etc. and more, up to Sum Insured, empowering our policyholders to make healthcare decisions based on their needs, not on arbitrary limitations.

Super Reload: This feature gives unlimited refill up to base sum insured during a policy year, so that the policyholder does not run out of their health insurance cover.

Super Credit: Policyholders get to combat medical inflation as their Sum Insured increases by up to six times, by the 6th year of their policy, irrespective of claims, at no extra premium payments.

Obstructive Pulmonary Disease, Obesity and Coronary Artery Disease (PTCA done prior to 1 year).

Reinforcing ABHICL's commitment to well-being, **Activ One** includes the HealthReturns™ feature, which enables policyholders to earn back their entire premium (up to 100% HealthReturns) which can be accrued on the basis of Healthy Heart Score™, the fitness assessment result and the number of Active Dayz™ recorded on a monthly basis. A customer can earn "Active Dayz™" by undertaking any prescribed fitness activities like, walking 10,000 steps, or undertaking regular exercise, yoga sessions etc. Funds earned as HealthReturns™ can be used for payment of renewal premium and other non-medical expenses, out-patient expenses etc.

With no capping on maximum age of entry, **Activ One** includes an optional coverage for durable equipment, second medical opinion, personal accidents, critical illnesses, and a cancer booster as well.

About Aditya Birla Health Insurance, an Aditya Birla Capital Company

Aditya Birla Health Insurance Co. Limited ("ABHICL"), is a joint venture between Aditya Birla Capital Ltd. ("ABCL"), a holding company for the financial services businesses of the Aditya Birla Group and MMI Holdings of South Africa. ABCL holds a 45.91% stake while MMI Holdings holds 44.10% in ABHICL.

ABHICL commenced its operations in October 2016 and is engaged in the business of health insurance. The company's current product portfolio includes unique offerings including chronic care and incentivized wellness. Covering over 21 million lives, ABHICL has a nationwide distribution presence in over 5,000 cities through branches and partner offices, 18 bancassurance partners and over 100,000 direct selling agents. ABHICL has scaled and diversified digitally enabled distribution, and bancassurance available through more than 17,000 branches, and over 43 digital partners covering six million lives through multiple contextual byte-sized and contextual products.

About Aditya Birla Capital Limited

Aditya Birla Capital Limited ("ABCL") is the holding company for the financial services businesses of the Aditya Birla Group. With subsidiaries/JVs that have a strong presence across Protecting, Investing and Financing solutions, ABCL is a financial solutions group that caters to the diverse needs of its customers across their life cycle. Powered by about 42,000 employees, the businesses of ABCL have a nationwide reach with over 1,403 branches, more than 2,00,000 agents / channel partners and several bank partners.

As of September 30, 2023, Aditya Birla Capital Limited manages aggregate assets under management of over Rs. 4 lakh Crore with a consolidated lending book of about Rs 1.09 lakh Crore through its subsidiaries and joint ventures. Aditya Birla Capital Limited is a part of the Aditya Birla Group, which is in the league of Fortune 500. Anchored by an extraordinary force of over 187,000 employees belonging to 100 nationalities, the Group is built on a strong foundation of stakeholder value creation. With over seven decades of responsible business practices, our businesses have grown into global powerhouses in a wide range of sectors – metals, pulp and fibre, chemicals, textiles, carbon black, telecom, cement, financial services, fashion retail and renewable energy. Today, over 50% of Group revenues flow from overseas operations that span 41 countries in North and South America, Africa, Asia, and Europe.

PRESS RELEASE

Aditya Birla Health
Insurance Co. Ltd.



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