

## Can you and your family get access to quality healthcare, in times of need?

Introducing Arogya Sanjeevani Policy - Aditya Birla Health Insurance, a plan that ensures you get the best health treatment in case of medical emergency, at an affordable premium.

- Cashless hospitalization in a wide network of hospitals
- ▶ All daycare procedures covered
- ▶ 5% Cumulative Bonus that increases sum insured for every claim free year
- Pre and post hospitalization expenses covered

### **Health Insurance**

Aditya Birla Health Insurance Co. Limited

(A subsidiary of Aditya Birla Capital Ltd.)



PROTECTING INVESTING FINANCING ADVISING

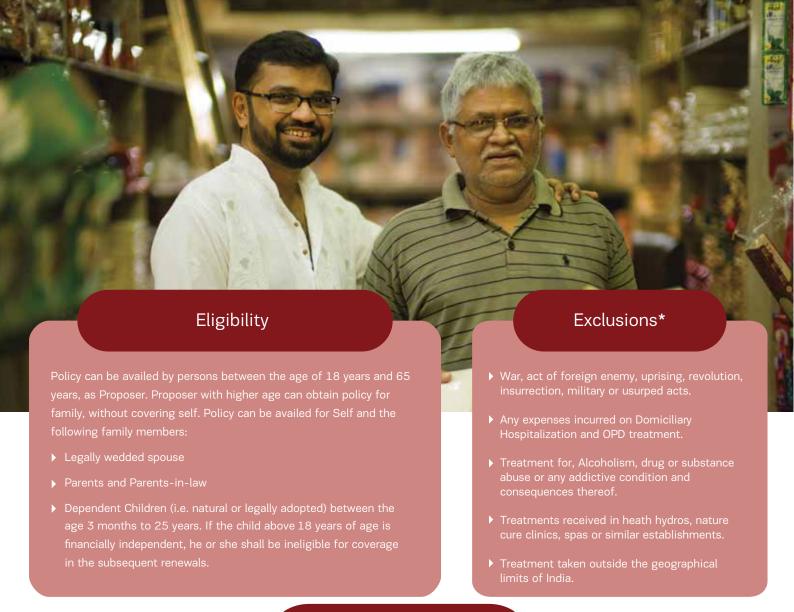
# Secure yourself and your family's tomorrow, today!

Today we all are aware that health emergencies are unpredictable. So it is essential to have a health insurance plan that not only protects you financially, but also comes with our assurance of providing access to quality healthcare, in times of need.



Product benefits:	
Policy Period	1 year
Benefits	Details
Sum Insured	<ul> <li>INR 1 Lac, 1.5 Lacs, 2 Lacs, 2.5 Lacs, 3 Lacs, 3.5 Lacs, 4 Lacs, 4.5 Lacs, 5 Lacs</li> <li>On Individual basis - Sum Insured shall apply to each individual family member</li> <li>On Floater basis - Sum Insured shall apply to the entire family</li> </ul>
Hospitalisation Expenses	Covered if admitted for a minimum of 24 consecutive hours or above. However, time limit of 24 hours is not applicable for Day Care Treatments
Pre- Hospitalisation Expenses	For 30 days prior to the date of hospitalisation
Post- Hospitalisation Expenses	For 60 days from the date of discharge from the hospital
Room Rent and Nursing Expenses	Covered up to 2% of the sum insured per day-maximum of Rs 5000 per day
Intensive Care Unit (ICU)/Intensive Critical Care Unit (ICCU)	Covered up to 5% of the sum insured per day-maximum of Rs 10,000 per day
Cataract Treatment	Covered up to 25% of sum insured or Rs.40,000, whichever is lower, per eye, under one policy year
AYUSH Treatment	Expenses incurred for in-patient treatment under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines shall be covered up to sum insured, during each Policy year as specified in the policy schedule
Cumulative Bonus	5% increase in your sum insured for every claim free year*

<sup>\*</sup>Subject to maximum of 50% of sum insured. In the event of claim the cumulative bonus shall be reduced at the same rate.



### Waiting Period\* and Co-Payment

- ▶ 30 Days Waiting Period: In the 1st year of the policy cover there is a 30 days waiting period for any treatment, except for claims arising due to an accidental injury. In case the insured person has continuous coverage for more than 12 months this exclusion will not apply.
- ▶ Specific Waiting Period:
  - 24 Months waiting period: Specific illnesses/treatments like Hernia, Piles, Cataract and age related eye ailments, Varicose veins etc.
  - 48 months waiting period: For joint replacement treatment or Age-related Osteoarthritis & Osteoporosis
- ▶ Pre-Existing Diseases Waiting Period: 48 months.
- ▶ Co-pay: Mandatory 5% co-pay for all claims.

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

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Aditya Birla Health Insurance Co. Limited. IRDAI Reg.153. CIN No. U66000MH2015PLC263677.

Product Name: Arogya Sanjeevani Policy, Aditya Birla Health Insurance Co. Limited, Product UIN: ADIHLIP20170V011920. Advertisement UIN: ABHI/LF/19-20/2704. Address: 9th Floor, Tower 1, One Indiabulls Centre, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400013. Email: care.healthinsurance@adityabirlacapital.com, Website: adityabirlahealthinsurance.com, Telephone: 1800 270 7000, 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. These trademark/Logos are being used by Aditya Birla Health Insurance Co. Limited under licensed user agreement.