



### Super Health Plus Top Up - Prospectus - Annexure A - Product Benefit Table

	Plan A	Plan B
<b>Sum Insured (S.I.)</b>	<b>Options</b> 1. S.I. 85 Lac, Deductible 15 Lac 2. S.I. 90 Lac, Deductible 10 Lac 3. S.I. 95 Lac, Deductible 5 Lac	<b>Options</b> 1. S.I.: Rs 3 Lac, 4 Lac, 5 Lac, 7 Lac, 10 Lac Deductible: Rs 1 Lac, 2 Lac, 3 Lac 2. S.I.: 5 Lac, 7 Lac, 10 Lac, 15 Lac, 20 Lac, 25 Lac, 30 Lac, 40 Lac, 50 Lac, Deductible: 4 Lac, 5 Lac, 7 Lac, 10 Lac 3. S.I.: 85 Lac, Deductible 15 Lac 4. S.I.: 90 Lac, Deductible 10 Lac 5. S.I.: 95 Lac, Deductible 5 Lac
<b>Deductible Converting to Zero (to an indemnity policy)</b>	Not Available	After 5 years continuous renewal, if age at entry of eldest member for initial policy is 50 yrs and below
<b>Basic Covers</b>		
<b>In-patient Hospitalisation</b>	Room Rent: Single Private A.C. room ICU: Up to S.I.	Up to S.I.
<b>Pre Hospitalisation</b>	30 days	30 days
<b>Post Hospitalisation</b>	60 days	60 days
<b>Day Care Treatments</b>	586 covered up to S.I.	586 covered up to S.I.
<b>Domicillary Hospitalisation</b>	Not Available	Up to S.I.
<b>Road Ambulance Cover</b>	Up to Rs. 2,000 per hospitalisation	Network Providers - Covered up to Actual expenses Non- network Providers- Up to Rs. 5000 / hospitalisation
<b>Organ Donor Expenses</b>	Up to S.I.	Up to S.I.
<b>AYUSH (In-patient Hospitalisation)</b>	Not Available	Up to S.I.
<b>Home Treatment</b>	Not Available	S.I. 3 Lac, 4 Lac - Rs.25000 S.I. 5 Lac and above - Rs.50000
<b>Other Benefits</b>		
<b>Domestic Emergency Assistance Services (including Air Ambulance)</b>	Available	Available
<b>International Emergency Assistance Services (including Air Ambulance)</b>	Available	Available
<b>HealthReturns™</b>	Available up to 30% of premium	Not Available
<b>Health and Wellness Discount</b>	Available	Available

Waiting periods	Plan A	Plan B
<b>Initial Waiting Period (not applicable in case of accident and subsequent renewal)</b>	30 days	30 days
<b>Specific Illness Waiting Period</b>	Specific illness : 24 months Mental illness: 48 months	Specific illness: 24 months Mental illness: 48 months
<b>Pre-existing Disease Waiting Period</b>	48 months	36 months

1. Eligibility and Coverage:

Minimum age at Entry:

- Dependent Children from age - 91 days to 5 years will be covered only if one adult is covered under family floater Policy. In case of an Individual policy, minimum age at entry is 5 year.
- Children up to 25 years can be covered under the floater as dependents.

Maximum age at entry: 65 years, age is calculated as no. of years completed as on last birthday.

2. Relationships allowed in Individual & Family combination type:

- Individual - Self, spouse, child, parents, brother, sister, parents in law, grandparents, grandchildren, uncle, aunty, nephew, niece, Self, legally married spouse as long as they continue to be married, son, daughter, mother, father, brother, sister, mother in-law, father in-law, grandfather, grandmother, grandson, granddaughter, son in-law, daughter in-law, brother in-law, sister in-law, nephew, niece.
- Family Floater - self, spouse, upto 4 children in the following combinations:
  - 1 Adult + 1 child
  - 1 Adult + 2 children
  - 2 Adults
  - 2 Adults + 1 child
  - 2 Adults + 2 children
  - 2 Adults + 3 children
  - 2 Adults + 4 children

3. Policy Type:

The policy can be purchased on an Individual basis or a Family floater.

In case of an Individual policy, each Insured Person under the policy will have a separate Sum Insured.

In case of a floater Policy, one family will share a single Opted Sum Insured.

Proposer may not necessarily be an insured member.

Note: In case of a family floater policy premium to be calculated on the basis of age of eldest member.

4. Tenure (years) of Plan: 1year, 2 years, 3 years.

5. 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.

6. Family Discount on multi individual policy: 4 members and above in a policy - 10%.

7. Claims would be settled in both cashless and reimbursement as applicable.

8. Co-payment: Not Applicable

9. S.I. can not be lower than the Deductible.

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

Product Name: Super Health Plus Top Up, Product UIN: ADIHLIP21061V022021.

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