What if someone looked after your parents just like you do?

Aditya Birla Health Insurance presents Activ Care – a plan designed to care for your parents just like you would.

Features at a glance:

- Personal health coach
- Hospitalisation expenses covered including COVID-19
- Cashless home treatment
- 586 Day Care procedures covered
- Initial waiting period for COVID-19 treatment reduced from 30 days to 15 days

Health Insurance
Aditya Birla Health Insurance Co. Limited
(A subsidiary of Aditya Birla Capital Ltd.)
Activ Care is a comprehensive health insurance plan that provides 360° care and protection for your parents.

**When they are healthy**
- Help them take care of their health

**When they are being treated**
- Financially protect & support them during hospitalisation

**When they are recovering**
- To support them during their recovery

### Health insurance benefits for financial protection

- **Health Assessment**
  - Get free health assessment once a year on renewal.

- **HealthReturns™**
  - Stay healthy and earn up to 21% of premium as HealthReturns™.

- **No Claim Bonus**
  - 10% of sum insured for every claim-free year.

- **Second E-Opinion**
  - Get second e-opinion from our panel of world class medical practitioners.

- **Home Treatment**
  - Avail Cashless Home Treatment for Chemotherapy, Dengue, Hepatitis and Gastroenteritis.

- **Worldwide Emergency Assistance**
  - International & domestic assistance including air ambulance expenses.

- **586 Day Care Procedures:**
  - Protects you adequately in times of need.

- **Nursing At Home**
  - Get a qualified nurse to look after your parents, immediately after discharge.

- **Post Hospitalisation Medical Expenses**
  - We cover 60 days of post-hospitalisation medical expenses.

- **Lifestyle Support & Portable Medical Equipment**
  - We provide ICU bed, wheelchair, walker etc. to enable smoother recovery.

### Additional Features
- **HealthReturns™**
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**Get access to a personal health coach**

- Provide medical, nutritional & wellness counselling and sessions on better lifestyle management.
- Assist through the HealthReturns™ journey - how to earn & use HealthReturns™.
- Help in reading & understanding medical reports.
- Help connect with our panel of medical practitioners to get second e-opinion on major illnesses.
- Assist through the claims process ensuring that the claims are settled with ease and convenience.
- Support in availing cashless home treatment.
- Guide in taking care of health post a medical procedure by suggesting changes in their lifestyle & nutrition.
- Get access to eligible support services like nursing at home.
- Support in getting access to lifestyle support & portable medical equipments.
How can you earn up to 21% of your premium as HealthReturns™?

1. Take the Health Assessment and get your Healthy Heart Score.
2. Complete 13 Active Dayz™ per month and earn up to 20% HealthReturns™.
3. Earn additional 1% by talking to your health coach.

How can you 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 corpus for any health contingency.

4 more reasons why you must select the Activ Care Plan today!

- **Health and Wellness discount**
  Get discounts on OPD consultations, Diagnostics and Pharmacy through our network service providers.

- **Family discount**
  Get a 5% family discount on premium as a family discount when you opt for individual sum insured for 2 members in a policy.

- **Long term discount**
  Get a 7.5% discount when you select a policy for 2 years.

- **Tax benefit**
  Save tax up to ₹50,000 as deduction under section 80D.

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**Activ Care: Product Benefit Table**

<table>
<thead>
<tr>
<th>Product Name</th>
<th>Standard</th>
<th>Classic</th>
<th>Premier</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Sum Insured (S.I.) Options Rs.</strong></td>
<td>3L, 4L, 5L, 7.5L, 10L</td>
<td>3L, 4L, 5L, 7.5L, 10L</td>
<td>5L, 7.5L, 10L, 25L</td>
</tr>
<tr>
<td><strong>Basic Covers</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>In-patient Hospitalisation</td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
</tr>
<tr>
<td>Room Type</td>
<td>Shared Room</td>
<td>Shared Room</td>
<td>Single private AC room</td>
</tr>
<tr>
<td>ICU</td>
<td>Covered up to Sum Insured</td>
<td>Covered up to Sum Insured</td>
<td>Covered up to Sum Insured</td>
</tr>
<tr>
<td>Pre – hospitalisation Medical Expenses</td>
<td>30 days*</td>
<td>30 days</td>
<td>30 days</td>
</tr>
<tr>
<td>Post – hospitalisation Medical Expenses</td>
<td>60 days*</td>
<td>60 days</td>
<td>60 days</td>
</tr>
<tr>
<td>Day Care Treatment</td>
<td>586 Day Care procedures covered</td>
<td>586 Day Care procedures covered</td>
<td>586 Day Care procedures covered</td>
</tr>
<tr>
<td>Domiciliary Hospitalisation</td>
<td>Not Available</td>
<td>Up to 10% of Sum Insured</td>
<td>Covered up to Sum Insured</td>
</tr>
<tr>
<td>Road Ambulance Cover</td>
<td>Up to ₹2000 per hospitalisation</td>
<td>Up to ₹2000 per hospitalisation</td>
<td>Network Providers - Covered up to Actual expenses Non- network Providers- Up to ₹5000 per hospitalisation</td>
</tr>
<tr>
<td>Organ Donor Expenses</td>
<td>Not Available</td>
<td>Up to 50% of Sum Insured</td>
<td>Up to Sum Insured</td>
</tr>
<tr>
<td>Reload of Sum Insured</td>
<td>50% of Sum Insured once per year</td>
<td>100% of Sum Insured once per year</td>
<td>100% of Sum Insured once per year</td>
</tr>
<tr>
<td>Ayush (In-patient Hospitalisation)</td>
<td>Not Available</td>
<td>Up to 10% Sum Insured</td>
<td>Up to 25% Sum Insured</td>
</tr>
<tr>
<td>Sublimit for Listed Illnesses</td>
<td>As specified in Appendix 1</td>
<td>As specified in Appendix 1</td>
<td>As specified in Appendix 1</td>
</tr>
<tr>
<td>Home Treatment</td>
<td>Sum Insured 3L, 4L - ₹25000</td>
<td>Sum Insured 3L, 4L-₹25000</td>
<td>Sum Insured 5L and above - ₹50000</td>
</tr>
<tr>
<td><strong>Home Treatment</strong></td>
<td>Sum Insured 5L and above - ₹50000</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Additional Benefits</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No Claim Bonus</td>
<td>10% of S.I. per annum, max up to 50% of S.I.</td>
<td>10% of S.I. per annum, max up to 50% of S.I.</td>
<td>10% of S.I. per annum, max up to 50% of S.I.</td>
</tr>
<tr>
<td>Domestic Emergency Assistance Services (including Air Ambulance)</td>
<td>Available</td>
<td>Available</td>
<td>Available</td>
</tr>
<tr>
<td>International Emergency Assistance Services (including Air Ambulance)</td>
<td>Available</td>
<td>Available</td>
<td>Available</td>
</tr>
<tr>
<td>OPD Treatment (only test &amp; doctor consultation)</td>
<td>Not Available</td>
<td>Not Available</td>
<td>Available up to Rs 2500 over and above S.I.</td>
</tr>
<tr>
<td><strong>Care Benefits</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health Assessment</td>
<td>Once a policy year</td>
<td>Once a policy year</td>
<td>Once a policy year</td>
</tr>
<tr>
<td>Comprehensive Health Check-up</td>
<td>Not available</td>
<td>Once a policy year (only for Sum Insured 5L,7.5L &amp; 10L)</td>
<td>Once a policy year</td>
</tr>
<tr>
<td>Health Coach</td>
<td>Available (2 sessions per year)</td>
<td>Available (only for Sum Insured 3L &amp; 4L)</td>
<td>Not available</td>
</tr>
<tr>
<td>Personal Health Coach</td>
<td>Not available</td>
<td>Available (S.I. 5L &amp; above)</td>
<td>Available</td>
</tr>
<tr>
<td>HealthReturns™</td>
<td>Available</td>
<td>Available</td>
<td>Available</td>
</tr>
<tr>
<td>Second E-Opinion on Major Illnesses</td>
<td>Available</td>
<td>Available</td>
<td>Available</td>
</tr>
<tr>
<td>Health and Wellness Discount</td>
<td>Available</td>
<td>Available</td>
<td>Available</td>
</tr>
</tbody>
</table>

*Max 5% of total hospitalisation expenses combined for both pre and post hospitalisation*
## Activ Care: Product Benefit Table

### Optional Care Benefits

<table>
<thead>
<tr>
<th>Service</th>
<th>Individual</th>
<th>Family Floater (Self &amp; Spouse only)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nursing at Home (maximum up to Rs 1500/day for 15 days per policy year)</td>
<td>Qualified nurse</td>
<td>Qualified nurse</td>
</tr>
<tr>
<td>Lifestyle Support Equipment</td>
<td>Available</td>
<td>Available</td>
</tr>
<tr>
<td>Portable Medical Equipment</td>
<td>Available</td>
<td>Available</td>
</tr>
<tr>
<td>Advance Health Check-up</td>
<td>Available</td>
<td>Available</td>
</tr>
</tbody>
</table>

### Permanent Exclusions*

- Hearing aids, spectacles or contact lenses including optometric therapy.
- Treatment for baldness, alopecia, wigs, toupees and similar treatment.
- Cosmetic, aesthetic & re-shaping treatments and surgeries.
- Any illness/injury/accident due to abuse of intoxicants.
- Breach of law with Criminal Intent, intentional self-injury.
- War, act of foreign enemy, uprising, revolution, insurrection, military or usurped acts.

### Waiting Periods*

#### Waiting Period

- Initial Waiting Period (not applicable in case of accident and subsequent renewal): 30 days for all plans.
- 15 Days Initial Waiting Period³: In case the insured members are diagnosed with COVID-19.
- Classic Plan & Premier Plan: 24 months for specific illness.
- Standard Plan: 24 months for specific illness, 48 months for Joint Replacement Surgery.
- Pre-existing Disease Waiting Period: 2 years for all 3 plans.

### Co-payment*

- Premier Plan: 10% co-pay for all Inpatient Hospitalisation, Domiciliary, Ayush, Home Treatment and Day care claims.
- Standard and Classic Plan: 20% co-pay for all Inpatient Hospitalisation, Domiciliary, Ayush, Home Treatment and Day care claims.

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*This is an indicative list. Please refer policy wordings and product benefit table for detailed list of exclusions, waiting period, co-payments, detailed coverages and other T&C.