

# PROTECTING your health and finances with an affordable new-age plan.



**Activ Assure Diamond -**  
a plan that ensures you  
get new-age health features  
at an affordable cost.

- Double your Sum Insured in 2 years with Super No Claim Bonus<sup>^</sup>
- Modern Treatment methods covered for listed procedures
- Get Upto 150% Reload of Sum Insured, Max up to 50 Lacs
- Earn Upto 30% of your monthly premium as HealthReturns<sup>TM</sup>

**Aditya Birla Health  
Insurance Co. Ltd.**



**ADITYA BIRLA  
CAPITAL**

**HEALTH INSURANCE**

To cater to your ever changing health and protection needs, choose **Activ Assure Diamond** - an affordable plan with great features to ensure that you stay healthy and protected.



# Key benefits of the plan:



## Hospitalisation Benefits



### Listed Modern Treatment Methods Covered

New-age Treatments such as Robotic Surgeries, Oral Chemotherapy, Balloon Sinuplasty covered



### Upto 150% Reload of Sum Insured

Even if your Sum Insured gets exhausted, we will reload your Sum Insured amount by upto 150%, Max up to 50 Lacs<sup>2</sup>



### No Room Rent Capping

For a Sum Insured of 7 lakhs or above



### Hospitalisation Expenses Covered

Including illnesses and medically required procedures such as COVID-19.



### Day Care Procedures Covered

Even if hospitalisation is less than 24 hours



### Mental illness expenses covered

Hospitalisation due to mental illness



## Wellness Benefits



### HealthReturns™

Earn up to 30% of your monthly premium as HealthReturns™



### Health Coach

Get access to a health coach for better lifestyle management to take care of your chronic condition



### Annual Health Check-up

Avail Annual Health Check-up benefit from Day 1



## Comprehensive Coverage\*



### Super No Claim Bonus

Double your Sum Insured in 2 years<sup>1</sup>



### Accidental Hospitalisation Booster

Get additional 100% Sum Insured in case of accidental hospitalisation (not available above 1Cr S.I.)



### Cancer Hospitalisation Booster

Enhance cover by getting additional 100% Sum Insured in case of cancer hospitalisation (not available above 1Cr S.I.)

\*Optional benefits

<sup>1</sup>Sum Insured doubles in case of no claim in 2 subsequent years, if policy is renewed without any break.

<sup>2</sup>Applicable in case of subsequent claims due to unrelated illnesses.

# Activ Assure: Diamond Plan - Product Features

Diamond		
Basic Covers	Sum Insured	₹2 lakhs, ₹3 lakhs, ₹4 lakhs, ₹5 lakhs, ₹7 lakhs, ₹10 lakhs, ₹15 lakhs, ₹20 lakhs, ₹25 lakhs, ₹30 lakhs, ₹40 lakhs, ₹50 lakhs, ₹75 lakhs, ₹100 lakhs, ₹150 lakhs, ₹200 lakhs
	In-patient Hospitalisation	Covered
	Room Type	₹2 lakhs, ₹3 lakhs, ₹4 lakhs S.I. – 1% of S.I. ₹5 lakhs S.I. – Single Private A/C Room ₹7 lakhs S.I. and above- Upto S.I.
	ICU Charges	₹2 lakhs, ₹3 lakhs, ₹4 lakhs S.I. – 2% of S.I. ₹5 lakhs and above S.I.- Upto S.I.
	Pre-hospitalisation Medical Expenses	30 days
	Post-hospitalisation Medical Expenses	60 days
	Day Care Treatment	Covered up to S.I.
	Domiciliary Hospitalisation (Home Care)	Upto 10% of S.I.
	Road Ambulance Co ver	S.I. upto ₹4 lakhs – ₹1500 S.I. ₹5 lakhs – ₹10 lakhs – ₹2000 S.I. ₹15 lakhs – ₹40 lakhs – ₹2500 S.I. ₹50 lakhs – ₹75 lakhs – ₹3000 S.I. ₹1 crore – ₹2 crore – ₹5000
	Organ Donor Expenses	Covered up to S.I.
	Reload of Sum Insured	Upto 150% of S.I., Max up to ₹50 lakhs
	Ayush (In-patient hospitalisation)	Covered up to S.I.
	Daily Allowance*	₹2 lakhs, ₹3 lakhs, ₹4 lakhs S.I. – ₹500/day, Max 5 day per hospitalisation
	Vaccination Cover	Upto ₹10,000 (Applicable for S.I. ₹1crore and above)
Additional Benefits	No Claim Bonus/No Claim Discount	10% of S.I per annum, Max upto 50% of S.I / No Claim Discount -Applicable on the premium of the expiring policy year provided no claim under the policy
	Health Check-up Program	Annual
	Second E-Opinion on Critical Illnesses	Available for 15 listed Critical Illnesses
	Domestic Emergency Assistance Services (including Air Ambulance)	Available
	International Emergency Assistance Services (including Air Ambulance)	Available
Value Added Services	Health Assessment™	Available
	HealthReturns™	Available, Earned by ways of - Percentage of Premium earned through Healthy Heart Score™ and Activ Dayz™
	Health Coach	Available

Optional Covers	Unlimited Reload of Sum Insured	100% of S.I. (Unlimited times)
	Super No Claim Bonus (not available above ₹1crore S.I.)	Additional 50% of S.I. per annum, Max upto 100% of S.I.
	Accidental Hospitalisation Booster	100% of S.I.
	Cancer Hospitalisation Booster (not available above ₹1crore S.I.)	100% of S.I.
	Any Room Upgrade	Available with S.I. ₹5 lakhs
	Preferred Provider Network (PPN) Discounts	10% Discount Available

## How to earn HealthReturns™

### Get Started

1

Download the  
Activ Health App



### Know Your Health

2

Find out your Healthy Heart Score™

Take the Health Assessment by calling our call centre and get the score. It indicates how healthy you are.



### Get Active

3

Improve Your Health by Getting Active

**1**  
Active =  
Day

**10,000 steps per day or  
300 calories burned or  
30 minute gym session**

or do a fitness assessment test every  
six month

### Get Rewarded

- Earn up to 30% of your premium as HealthReturns™ by just completing 13 Activ Dayz™ every month
- Earn up to 6% of your premium as HealthReturns™ by just completing 4 Activ Dayz™ every month

Earn HealthReturns™ as a % of your premium

Activ Dayz™	Healthy Heart Score™		
	Green	Amber	Red
13+	30%	12%	6%
10-12	18%	7.2%	3.6%
7 - 9	12%	4.8%	2.4%
4 - 6	6%	2.4%	1.2%
0 - 3	0%	0%	0%

## How to 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 fund  
for listed health  
contingency

\*Conditions apply

### Long term discount (Only in case of Single Premium Policies)

### Family discount

Get 7.5% discount for a 2 year policy

Get 5% discount for a multi-individual policy for 2-3 members

Get 10% discount for a 3 year policy

Get 10% discount for a multi-individual policy for 4 or more members

### Eligibility and Coverage

#### Minimum age at entry:

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

#### Maximum age at entry: No Maximum age at entry

Age is calculated as no. of years completed as on last birthday.

### Waiting Period(s)\*

- a. Initial Waiting Period: 30 Days (not applicable in case of accident and subsequent renewal)
- b. Specified Disease/Procedure Waiting Period: 24 Months
- c. Pre-existing Disease: 36 months

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

# Aditya Birla Health Insurance Co. Ltd.



# ADITYA BIRLA CAPITAL

## HEALTH INSURANCE

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

Product Name: Active Assure, Active Assure product has Diamond and Silver plans. Product UIN: ADIHLIP23130V042223. Advt. UIN: ABHI/LF/23-24/932. Office Address- 9th Floor, Tower 1, One World Centre, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400013. Email: care.healthinsurance@adityabirlacapital.com, Website: adityabirlahealthinsurance.com, Telephone: 1800 270 7000. For more details on risk factors, terms and conditions please read policy wordings & prospectus carefully before concluding a sale. Trademark Logo Aditya Birla Capital is owned by Aditya Birla Management Corporation Private Limited and Trademark logo HealthReturns, Healthy Heart Score and Active Dayz are owned by Momentum Group Ltd (MGL) (Formerly known as Momentum Metropolitan Life Limited). These trademark Logos are being used by Aditya Birla Health Insurance Co. Limited under licensed user agreements). Coronavirus is covered for Inpatient treatment as per the policy wordings of the product \*Where claim is accepted by the Company under In-patient hospitalisation. T&C Apply.