

Health Insurance

Aditya Birla Health Insurance Co. Limited

(A subsidiary of Aditya Birla Capital Ltd.)



**ADITYA BIRLA
CAPITAL**

PROTECTING INVESTING FINANCING ADVISING

Premium Chart

Standard Plan (excluding GST)

Individual						2 Adults					
Age Band \ SI (₹)	3,00,000	4,00,000	5,00,000	7,50,000	10,00,000	Age Band \ SI (₹)	3,00,000	4,00,000	5,00,000	7,50,000	10,00,000
55 - 60	11,415	13,220	15,254	18,358	20,510	55 - 60	19,405	22,473	25,933	33,045	36,917
61 - 65	15,591	18,150	19,128	24,444	27,485	61 - 65	26,505	30,855	32,517	43,999	49,473
66 - 70	26,399	29,017	30,912	39,424	44,200	66 - 70	44,878	49,329	52,550	70,964	79,560
71 - 75	33,166	36,334	38,664	51,235	57,244	71 - 75	56,383	61,768	65,729	92,223	1,03,039
76 - 80	38,038	42,603	47,200	59,021	66,050	76 - 80	64,665	72,425	80,239	1,06,237	1,18,890
80+	50,337	56,435	62,614	78,210	87,849	80+	85,573	95,941	1,06,443	1,40,779	1,58,129

Classic Plan (excluding GST)

Individual						2 Adults					
Age Band \ SI (₹)	3,00,000	4,00,000	5,00,000	7,50,000	10,00,000	Age Band \ SI (₹)	3,00,000	4,00,000	5,00,000	7,50,000	10,00,000
55 - 60	11,774	13,642	18,573	21,790	24,045	55 - 60	20,015	23,190	31,575	39,222	43,281
61 - 65	16,262	18,940	22,813	28,284	31,571	61 - 65	27,647	32,198	38,783	50,911	56,828
66 - 70	27,691	30,457	35,302	44,076	49,136	66 - 70	47,074	51,778	60,014	79,337	88,445
71 - 75	35,092	38,469	43,794	56,859	63,132	71 - 75	59,657	65,397	74,450	1,02,346	1,13,638
76 - 80	40,431	45,306	53,048	65,322	72,749	76 - 80	68,733	77,021	90,181	1,17,579	1,30,949
80+	53,739	60,276	69,728	85,941	96,217	80+	91,356	1,02,470	1,18,539	1,54,694	1,73,190

Premier Plan (excluding GST)

Individual					2 Adults				
Age Band \ SI (₹)	5,00,000	7,50,000	10,00,000	25,00,000	Age Band \ SI (₹)	5,00,000	7,50,000	10,00,000	25,00,000
55 - 60	25,599	29,779	32,739	42,400	55 - 60	43,518	53,603	58,930	78,440
61 - 65	31,007	38,059	42,339	54,686	61 - 65	52,711	68,507	76,210	1,01,170
66 - 70	46,896	58,157	64,700	83,823	66 - 70	79,723	1,04,683	1,16,460	1,55,071
71 - 75	57,716	74,440	82,536	1,06,800	71 - 75	98,118	1,33,992	1,48,566	1,97,580
76 - 80	69,502	85,234	94,809	1,22,305	76 - 80	1,18,152	1,53,421	1,70,655	2,26,265
80+	90,732	1,11,483	1,24,692	1,60,413	80+	1,54,244	2,00,669	2,24,445	2,96,764

Optional Cover

1. Room Upgrade

Standard and Classic Plan:

- Upgrade to Single Private A.C. Room
- In Standard and Classic plans, on all ages and SI's a loading of **11%** on the Gross Premiums will be applicable.

Premier Plan:

- Upgrade to Any room (except suite and higher categories)
- In Premier plan, on all ages and SI's a loading of **25%** on the Gross Premiums will be applicable.

2. PPN Discount

- On purchase of this optional cover, insured can get in-patient hospitalization treatment in any hospitals listed in the PPN (Preferred Provider Network) list and is eligible to get **10%** discount on policy premium excluding premium of all optional covers but including premium for Optional Cover – Room Upgrade if purchased.
- Insured member has to bear co-pay of **15%** in case an insured member will decide to take treatment outside PPN. This co-payment will apply over and above mandatory co-payment mentioned in the respective plan.

Optional Care Benefits

For Individual Policies			For Family Floater Policies		
S.No.	Optional Care Elements (For all plans)	Gross Premium excluding GST	S.No.	Optional Care Elements (For all plans)	Gross Premium excluding GST
1	Qualified Nurse at Home	3,672	1	Qualified Nurse at Home	6,609
2	Lifestyle Support Equipment	1,697	2	Lifestyle Support Equipment	3,054
3	Portable Medical Equipment	1,762	3	Portable Medical Equipment	3,172
4	Advanced Health Check-up - Female	6,219	4	Advanced Health Check-up	11,227
	Advanced Health Check-up - Male	5,007			

Discount

- Long Term Policy Discount:**
 - 2-year term policy: 7.5% of Gross Premium
- Employee Discount:**
 - 10% of Gross Premium
- Affiliate Discount:**
 - 10% of Gross Premium
- Family Discount:**
 - 5% of Gross Premium for covering two insured members in a single policy

Loading

Loading for Instalment facility		
Sr. No.	Premium payment frequency	To be applied on annual premium
1	Monthly	6.0%
2	Quarterly	5.0%
3	Semi-annually	3.0%

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

Product Name: Activ Care, Product UIN: ADIHLIP21062V022021.

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