

Health Booster

Annexure I - Product Benefit Table

S.No.	Benefits	Limits/Options																		
1	Sub-Limits	Choice from Category A/B/C (Table 1. Sub-Limits Category)																		
2	Co-Payment	Options- 10%/20%/ 30%/40%/50%																		
3	Aggregate Deductible	INR 20,000/30,000/50,000/1,00,000/2,00,000/3,00,000/5,00,000																		
4	Waiver of Co-Payment (Removal of Mandatory co-payment from Base Product)	The following Waiver of Co-payment option is available:																		
		<table border="1"> <thead> <tr> <th>Product Name</th> <th>Plan Name</th> <th>Waiver of Co-payment Options*</th> </tr> </thead> <tbody> <tr> <td>Activ Health</td> <td>Platinum Essential</td> <td rowspan="4">20%</td> </tr> <tr> <td>Activ Assure</td> <td>Diamond</td> </tr> <tr> <td>Activ Care</td> <td>Standard</td> </tr> <tr> <td>Activ Care</td> <td>Classic</td> </tr> <tr> <td>Activ Care</td> <td>Premier</td> <td>10%</td> </tr> <tr> <td colspan="2">Arogya Sanjeevani</td> <td>5%</td> </tr> </tbody> </table>	Product Name	Plan Name	Waiver of Co-payment Options*	Activ Health	Platinum Essential	20%	Activ Assure	Diamond	Activ Care	Standard	Activ Care	Classic	Activ Care	Premier	10%	Arogya Sanjeevani		5%
		Product Name	Plan Name	Waiver of Co-payment Options*																
		Activ Health	Platinum Essential	20%																
		Activ Assure	Diamond																	
		Activ Care	Standard																	
		Activ Care	Classic																	
		Activ Care	Premier	10%																
Arogya Sanjeevani		5%																		
*The customer will have an option to opt for partial waiver of co-payment																				
5	Sum Insured Multiplier Allowed for: A: Zone 1 - Base Sum Insured from INR 10 Lacs to INR 1 Crore B: Zone 2 & 3 - Base Sum Insured from INR 7 Lacs to INR 1 Crore	Combine multi tenure Base Sum Insured to be used anytime. Applicable for Base Sum Insured only.																		
6	Removal of Super Credit	Super Credit will not be available as a Base Benefit																		
7	Modification of Super Reload	Available (Up to 100% of Base Sum Insured)																		
8	Unlimited Care	One-time Unlimited Sum Insured for any one selected admissible claim in Policy life																		
9	Air Ambulance (Domestic)	Up to Base Sum Insured																		

10	Maternity Cover	<p>Maternity SI: INR 50,000</p> <p>Waiting Period</p> <p>Options-1: Zero Days</p> <p>Options-2: 3 months</p> <p>Options-3: 6 months</p> <p>Options-4: 9 months</p>
11	Maternity Care	<p>Wellness Services</p> <p>Option 1: Advanced</p> <p>Option 2: Premium</p>
12	NRI Discount	<p>Base Sum Insured INR 10Lacs- 15Lacs: 15%</p> <p>Base Sum Insured INR 15Lacs- 25Lacs: 20%</p> <p>Base Sum Insured INR 25Lacs and above: 25%</p>

Discounts (Any Discount will not be applicable on Maternity Cover)

1	Family Discount	Same as Base Product
2	Long term Policy Discount	Policy Term-2 years: 7.50% Policy Term-3 years: 10%
3	ABG Customers / ABG Employees / Direct Discount (All are mutually exclusive)	10%
4	Discount in lieu of Commission	Maximum up to 15% of the Policy Premium

Note:

I. General Conditions

- The Add-on covers mentioned above can only be purchased along with Base Policy (Retail Indemnity Health Insurance policy issued by Aditya Birla Health Insurance Co. Limited) and cannot be purchased in isolation or as a separate product.
- There will be option to choose one or multiple Add-on covers on paying additional premium and same Add-on covers are allowed to be taken with multiple Base Policy, subject to underwriting.
- The Add-on covers are subject to the Policy terms, conditions, exclusions and applicable endorsements of the Base Policy and also of Add-on covers.
- Entry age and Exit age shall be as per Base Policy unless specifically mentioned for any add-on cover.
- Cover type and tenure shall be as per Base Policy.
- The Add-on covers shall be available only if the same is specifically mentioned in the Policy Schedule.
- The Add-on covers shall not be applicable in case if the same is offered as Optional Cover/Base Cover in Base Policy or if specifically mentioned under Add-on Covers Policy
- For applicability of above listed add-ons with Base Product/Plan, please refer annexure "Applicability of cover".

II Entry Age

- The minimum and maximum age at entry shall be as per the Base Product for the following covers:
 - Sub-limits
 - Co-Payment
 - Aggregate Deductible
 - Waiver of Co-Payment
 - Sum Insured Multiplier
 - Removal of Super Credit
 - Modification of Super Reload
 - Unlimited Care
 - Air Ambulance (Domestic)
 - NRI Discount
- Maternity Cover and Maternity Care: The female Insured Person of Age 18 years or above only

Table 1. Sub-limits Category

Sub-limits	Category		
	A	B	C (not applicable for Zone 3 - if Base Policy have zonal pricing)
Treatment of Cataract	Up to INR 20,000 per eye	Up to INR 20,000 per eye	Up to INR 30,000 per eye
Treatment of Total Knee Replacement and Treatment of Total Hip Replacement	Up to INR 70,000 per knee/per hip	Up to INR 80,000 per knee/per hip	Up to INR 1,20,000 per knee/per hip
Cumulative liability for treatment of all ailments/procedures listed below:- i. Surgery for treatment of all types of Hernia ii. Hysterectomy iii. Surgeries for Benign Prostate Hypertrophy (BPH) iv. Treatment of all Renal Disorders and complications	Up to INR 50,000/Policy year	Up to INR 75,000/Policy year	Up to INR 1,00,000/Policy year
Cumulative liability for treatment of all ailments/procedures listed below:- i. Treatment of Cerebrovascular and Cardiovascular disorders ii. Treatments/Surgeries for Cancer iii. Treatment for breakage of bones	Up to INR 1,50,000/Policy year	Up to INR 2,25,000/Policy year	Up to INR 3,00,000/Policy year

Annexure – II - Applicability of Add-on Covers with Base Product / Plan

For applicability of listed add-ons with Base Product/Plan, please refer below:

Activ One							
Name of the Add-on	Name of the plan						
	MAX	VYTL	NXT	VIP	VIP+	MAX+	SAVR
Sub-Limits	✓	✓	✓	✓	✓	✓	✓
Co-Payment	✓	✓	✓	✓	✓	✓	✓
NRI Discount	✓	✓	✓	✗	✗	✓	✓
Sum Insured Multiplier	✓	✓	✓	✓	✓	✓	✓
Air Ambulance (Domestic)	✓	✓	✓	✓	✓	✓	✓
Aggregate Deductible	✓	✓	✓	✗	✗	✓	✓
Maternity Cover	✓	✓	✓	✗	✗	✓	✓
Maternity Care	✓	✓	✓	✓	✓	✓	✓
Removal of Super Credit	✓	✓	✗	✗	✓	✓	✓
Modification of Super Reload	✓	✓	✓	✓	✓	✓	✓
Unlimited Care	✓	✓	✓	✓	✓	✓	✓

Activ Health

Name of the Add-on	Name of the plan	
	Platinum Essential	Platinum Enhanced
Sub-Limits	✓	✓
Co-Payment	✗	✓
Waiver of Co-Payment	✓	✗
NRI Discount	✓	✓
Sum Insured Multiplier	✓	✓
Aggregate Deductible	✓	✓
Maternity Care	✓	✓

Activ Assure

Name of the Add-on	Name of the plan	
	Diamond	Silver
Sub-Limits	✓	✗
Co-Payment	✓	✗
Waiver of Co-Payment	✓	✗
NRI Discount	✓	✗
Sum Insured Multiplier	✓	✗
Aggregate Deductible	✓	✓
Maternity Care	✓	✓

Activ Fit

Name of the Add-on	Name of the plan	
	Plus	Preferred
Sub-Limits	✓	✓
Co-Payment	✓	✓
NRI Discount	✓	✓
Sum Insured Multiplier	✓	✓
Aggregate Deductible	✓	✓
Maternity Care	✓	✓

Activ Care

Name of the Add-on	Name of the plan		
	Standard	Classic	Premier
Sub-Limits	✓	✓	✓
Waiver of Co-Payment	✓	✓	✓
NRI Discount	✓	✓	✓
Sum Insured Multiplier	✓	✓	✓
Aggregate Deductible	✓	✓	✓

Arogya Sanjeevani Policy, Aditya Birla Health Insurance Co. Limited

Name of the Add-on	Name of the plan
Aggregate Deductible	✓
Waiver of Co-Payment	✓
Maternity Care	✓

Ekam Suraksha, Aditya Birla Health Insurance Co. Limited

Name of the Add-on	Name of the plan
Aggregate Deductible	✓
Co-Payment	✓
Sub-Limits	✓

Note: ✓ indicates applicable and ✗ indicates not applicable

Aditya Birla Health Insurance Co. Limited

Product Name: Health Booster, Product UIN: ADIHLIA25035V012425.
1800 270 7000 | care.healthinsurance@adityabirlacapital.com | www.adityabirlahealthinsurance.com
Trademark/Logo Aditya Birla Capital is owned by Aditya Birla Management Corporation Private Limited and
Trademark/logo HealthReturns, Healthy Heart Score and Active Day are owned by Momentum Metropolitan Life Limited
(Formerly known as MMI Group Limited). These trademark/Logos are being used by Aditya Birla Health Insurance Co. Limited
under licensed user agreement(s).

Registered Office:

9th Floor, Tower1, One World Centre, Jupiter Mills Compound,
841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400013.
CIN:U66000MH2015PLC263677
IRDA Registration No. 153