

# Introducing **ACTIV YUVA**

Young India's health insurance which goes beyond protection.

Earn up to 100% of your premium back as HealthReturns™ when you Eat, Move and and Heal!#

## Healthy Har Din, Zindagi Win-Win



Log your daily meals



Complete your fitness activities



Get good sleep every single night



## Key Features

- ✓ Coverage that grows up to **11X in 11 years**
- ✓ Opt for **Unlimited Sum Insured**
- ✓ Pause your policy when you travel abroad & earn up to **15% TravelCredits\***
- ✓ Hospitalization from as low as **2 hours** (excluding AYUSH treatment)
- ✓ Get **Worldwide Maternity Cover** while you are single (Optional)<sup>§</sup>
- ✓ **OPD Cover up to 5X your base premium** (Optional)
- ✓ Protect your income **during recovery** (Optional)

# HealthReturns™


## Get Rewarded for Staying Active

Turn healthy habits into real savings with **HealthReturns™**, a unique program that rewards you for staying consistent with your health journey. **Earn back up to 100% of your annual premium** back by staying healthy.


- Start by downloading the Activ Health App and complete your Digital Health Assessment<sup>&</sup> with a Face Scan to get your **Healthy Heart Score™**
- Earn **Active Dayz™** by walking 10,000 steps, burning 300 calories, or working out for 30 minutes at our panel of fitness or yoga centers.
- Basis your **Healthy Heart Score™** and **Active Dayz™** your monthly **HealthReturns™** will be calculated
- Unlock additional **HealthReturns™** when you are consistent with your health journey

The amount of HealthReturns™ you can earn depends on your **Healthy Heart Score™** & **Active Dayz™**.


**Healthy Heart Score™** classified as:



**GREEN**  
Healthy




**AMBER**  
Moderate Risk




**RED**  
High Risk


Active Dayz™



Walk 10,000 steps in a day



Burn 300 calories in a workout session per day



Workout for minimum 30 minutes in our partner fitness centres

Here's a detailed breakdown of how much **HealthReturns™** you can earn.

No of Active Dayz™ in a calendar month (including Bonus Active Dayz™)	HealthReturns™		
	Healthy Heart Score™		
	RED	AMBER	GREEN
13 or more	6.0 %	12.0 %	30.0 %
10-12	3.6%	7.2 %	18.0 %
7-9	2.4%	4.8 %	12.0 %
4-6	1.2%	2.4 %	6.0 %

No of Active Dayz™ earned in a year (including Bonus Active Dayz™)	RED	AMBER	GREEN
275	4.0 %	8.0 %	20.0 %
325	10.0 %	20.0 %	50.0 %
<b>Total HealthReturns™</b>	<b>20 %</b>	<b>40 %</b>	<b>100 %</b>

Boost your **HealthReturns™** with

**EAT | MOVE | HEAL**

Get an additional boost to your earned HealthReturns™ monthly when you **Eat. Move. Heal.**



**EAT** | Turn daily meals into real rewards

**How EAT works**

- > Log any 2 meals per day
- > Do this for any 21 days in a month

**Earn an extra 10% boost on your monthly HealthReturns™**



**MOVE** | Stay rewarded, even on days you fall short of your step goal

**How MOVE works** (For days you have not earned Active Dayz™)

- > Maintain an average of 7,500–9,999 steps/month, or
- > Burn 250+ average calories per workout session monthly

**Earn 4 Bonus Active Dayz™ every month**



**HEAL** | Make recovery part of your reward system!

**How HEAL works**

- > Record 7–8 hours of sleep daily
- > Stay consistent for 21 days/month

**Earn an extra 15% boost on your monthly HealthReturns™**

Your HealthReturns™ can be utilized to manage healthcare expenses during the policy year, including:



Payment of Renewal Premium



Hospitalization Expenses



OPD Expenses & AYUSH Treatment



Non Payable Claims



Preventive & Wellness Activities and Health Wearable Device

# Built beyond just protection. Built for young India.

## Understand Activ Yuva Benefits Better

### 1 Comprehensive Cover with 2+ Hours Hospitalization

Get complete financial protection for both planned and emergency Hospitalization with coverage up to the Sum Insured

**This includes:**

- > All in-patient hospitalization expenses
- > Coverage for modern treatments and advanced medical procedures
- > Coverage for mental illness hospitalization
- > All day care treatments
- > ICU & Room rent
- > HIV/AIDS & STD Cover
- > Obesity Treatment
- > AYUSH treatment (minimum 24-hour hospitalization required)

### 2 Emergency Medical Services

Ensures timely access to critical care by covering road ambulance expenses on actuals and domestic air ambulance services when medically required, helping you reach the right care without delay.

### 3 Pre & Post Hospitalization Expenses

Supports your full treatment journey by covering medical expenses up to 90 days before hospitalization and 180 days after discharge, including consultations, diagnostics and medicines related to the condition.

### 4 Claim Protect (Non-Medical Expenses Waiver)

Up to 100% of hospital bills covered reducing out-of-pocket expenses at discharge by covering specified consumables and non-medical costs, making your claim experience smoother and more predictable.

### 5 Domiciliary Hospitalization & Home Health Care

Enables quality treatment at home when hospitalization isn't feasible, covering in-home care for conditions that require medical supervision.

### 6 AYUSH Treatment Cover

Extends coverage to alternative systems of medicine including Ayurveda, Yoga, Naturopathy, Unani, Siddha and Homeopathy, with in-patient expenses covered up to the Sum Insured as per policy terms

### 7 Organ Donor Expenses

Provides financial support during transplant procedures by covering hospitalization expenses of the organ donor.

### 8 Yuva Reload<sup>®</sup>

Ensures uninterrupted coverage by doubling your Base Sum Insured from your first claim and automatically refilling up to 100% for subsequent claims, with unlimited refills within a policy year.

### 9 Yuva Credit<sup>®</sup>

By renewing your policy over 11 years, your available coverage can increase automatically by 11 times of your base Sum Insured, ensuring your protection keeps pace with your changing responsibilities.

### 10 Travel ON/OFF

If you are travelling abroad for an extended period, Activ Yuva allows you to temporarily switch your policy OFF for 15 to 90 days through the ON/OFF feature and earn up to 15% TravelCredits on base premium which can be utilized for your next renewal.

### 11 Health Assessment

Start your health journey with a clear understanding of where you stand. Activ Yuva offers an annual Health Assessment that can be done digitally through the Activ Health App or via a physical medical check-up at network providers.

### 12 Unlimited Sum Insured

With Activ Yuva, you can opt for Unlimited Sum Insured, ensuring your health cover never runs out during a policy year. No matter how many claims you make or how high the medical expenses are, your coverage continues.

### 13 Get Worldwide Maternity Cover while you are single (Optional)

Worldwide Yuva Maternity Cover allows you to start serving the 3-year maternity waiting period even while you are unmarried. Manage maternity expenses including pre-natal and post-natal care, assisted reproductive treatments, and newborn coverage options.

### 14 Get OPD cover worth up to 5X of your premium<sup>^</sup> (Optional)

OPD cover up to 5X of your base premium that can be used for everyday healthcare needs such as doctor consultations, diagnostics, prescribed medicines, physiotherapy, dental care, vision aids, nutrition support, and mental health services.

### 15 Protect your income during recovery (Optional)

With Income Protect Cover, you can receive a fixed payout of ₹50,000 or ₹1,00,000 (as opted) if hospitalisation extends beyond 7 consecutive days and you are declared unfit to work, helping you manage rent, EMIs, and everyday expenses during recovery.

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At Aditya Birla Health Insurance, we believe health insurance should do more than just cover medical expenses. It should help you **understand your health, improve it, get rewarded and stay motivated—every single day.**

## Our approach is built around four simple steps

### KNOW YOUR HEALTH



- › With tools like the **Digital Health Assessment (DHA)**<sup>®</sup> on the Activ Health App, you can track key health indicators and get a clear view of your overall wellbeing.

### IMPROVE YOUR HEALTH



- › Track your daily habits like steps, exercise, meals, and sleep through the **Activ Health App**, and build a healthier lifestyle with guided health coaching programs and insights.

### GET REWARDED



- › Your efforts don't go unnoticed. As you stay consistent with your healthy habits, you earn **HealthReturns™**, rewarding you with real value for living a healthier life and earn up to **100% of your premium back.**

### STAY PROTECTED



- › With comprehensive health insurance coverage, you are protected against medical expenses—so you can focus on recovery without worrying about costs.

## Growth Fueled by Purpose



**2.4 Crores+** Lives Insured



**15000+** Cashless Hospitals



**97% Claim Settlement Ratio** for FY 25-26



**2 Lakhs+** Customers Earning HealthReturns™








**2.1 Lakhs+** Lives Intervened by Health Coaches



**50 Lakhs+** Activ Health App Downloads

## Want to know more, reach out to us!

-  ABHI Website - [www.adityabirlahealthinsurance.com](http://www.adityabirlahealthinsurance.com)
-  Activ Health App - <https://activhealth.sng.link/Abhn4/57ur/wzsg>
-  Customer Care Email - [care.healthinsurance@adityabirlacapital.com](mailto:care.healthinsurance@adityabirlacapital.com)
-  Customer Care Number - 1800 270 7000
-  WhatsApp - 8828800035

### Aditya Birla Health Insurance Company Limited

Aditya Birla Health Insurance Co. Limited. IRDAI Reg.153. CIN No. U66000MH2015PLC263677. Product name: Activ Yuva, Product UIN: ADIHLIP27047V012627. Advertisement UIN: ABHI/ONL/26-27/341. Regd. 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](mailto:care.healthinsurance@adityabirlacapital.com), Website: [adityabirlacapitalinsurance.com](http://adityabirlacapitalinsurance.com), Telephone: 1800 270 7000. 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 (formerly known as Momentum Metropolitan Life Limited). These trademark/logos are being used by Aditya Birla Health Insurance Co. Limited under licensed user agreement(s). For more details on risk factors, terms & conditions please refer to the Policy Wording & prospectus before concluding sale. \*HealthReturns™ are indicative and subject to individual performance based on Healthy Heart Score™ and Active Dayz™. Active Dayz™, Bonus Dayz, Boosters and Fitness Assessments are subject to eligibility, validation, caps and policy conditions. Bonus Active Dayz™ are credited only where the Insured Person(s) have earned less than twenty-three (23) Active Dayz™ in a month. EAT & HEAL boosters unlock only after you achieve a minimum of 4 Active Dayz™. Bonus Active Dayz™ will be calculated based on the average number of steps taken or calories tracked for days on which Active Dayz™ are not completed. Please refer to the list of compatible wearable devices with our mobile application on our website for the purpose of this benefit. †Cover is limited to one delivery event and Surrogacy, ectopic pregnancy, stem cell harvesting/storage and non-medical expenses are not covered. For complete details on coverages, please refer to policy wording. \*Available only for adult insured members through our mobile app. †TravelCredits are awarded only after timely submission and verification of valid travel documents. ‡Each category has an associated sublimit. †Not applicable for unlimited sum insured. ‡The assessment results are based on the details filled by the users on the app. T&C apply.