



### Activ One - Product Benefit Table

Benefits		MAX	VYTL	NXT
Entry Age (Adult)		Minimum - 18 years Maximum - No capping		
Entry Age (Child)		Dependent Child (floater/Multi individual) - 91 days to 25 years Individual – minimum age of entry - 5 years		
Policy Type		Individual & Family Floater		
Tenure		1/2/3 Years		
Family definition		up to 2A4C		
Relationship Covered		<b>Individual –</b> Self, legally married spouse OR live-in partner (same or opposite sex), son, daughter, brother, sister, grandson, granddaughter, son in-law, daughter in-law, brother in-law, sister in-law, nephew, niece, parents and parents-in-law  <b>Floater –</b> Self, legally married spouse OR live-in partner (same or opposite sex), dependent Children (Natural/legally adopted), Parents and Parents-in-law		
Base Sum Insured		2 Lacs, 3 Lacs, 4 Lacs, 5 Lacs, 7 Lacs, 10 Lacs,15 Lacs, 20 Lacs, 25 Lacs, 50 Lacs, 75 Lacs, 1 Crore, 2 Crores, 3 Crores, 4 Crores, 5 Crores, 6 Crores		
In-built Covers				
Inpatient Hospitalization Treatment	Room Rent	Actuals up to Base Sum Insured		
	ICU Charges	Actuals up to Base Sum Insured		
	Road Ambulance Cover (per hospitalization)	Actuals up to Base Sum Insured		
	Day Care Treatments	Actuals up to Base Sum Insured		
	Modern Procedures/ Treatments	Actuals up to Base Sum Insured for listed procedures		
	HIV / AIDS and STD Cover	Actuals up to Base Sum Insured		
	Mental Illness Hospitalization	Actuals up to Base Sum Insured		
	Obesity Treatment	Actuals up to Base Sum Insured		
Pre-Hospitalization Expenses (up to Base Sum Insured)		90 Days		
Post-Hospitalization Expenses (up to Base Sum Insured)		180 Days		
Claim Protect (Non-Medical Expense Waiver)		Non-payable items will be covered (all 4 lists of Annexure I)		NA
Domiciliary Hospitalization		Actuals up to Base Sum Insured		
Home Health Care		Actuals up to Base Sum Insured		
AYUSH Treatment		Actuals up to Base Sum Insured		
Organ Donor Expenses		Actuals up to Base Sum Insured		
Annual Health Check up		Listed & Cashless		NA
Super Reload	2X Cover	NA		2X - Day 1
	Unlimited Refill	2nd claim onwards - unlimited times (upto Base Sum Insured)		
Super Credit (increases irrespective of claim)		100% of SI per year, up to 500% of Base Sum Insured (up to Max of 3 Cr under this benefit)	50% of SI per year, up to 100% of Base Sum Insured (up to Max of 3 Cr under this benefit)	NA
Chronic Care (Day 1 In-patient Hospitalization) Applicable for Listed Chronic Conditions: 1. Diabetes 2. Hypertension 3. Asthma 4. Hyperlipidemia 5. COPD 6. Obesity 7. Coronary Artery Disease (PTCA done prior to 1 year)		NA	PED waiting period and initial waiting period will be waived for the listed chronic conditions	NA
Chronic Management Program (OPD)		NA	Applicable on Cashless Basis	NA
Health Management Program (In-built Covers)				
Health Assessment™		Applicable once in a policy year undertaken at Our Network Providers /Empanelled Service Providers on a cashless basis or on digital basis		
HealthReturns™		Applicable up to 100% of the premium		
Optional Covers				

# Aditya Birla Health Insurance Company Ltd.

(A part of Aditya Birla Capital Ltd.)



## ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING

Reduction in Specific Disease waiting period	2 years to 1 year		
Reduction in Pre-Existing Disease waiting period	1 - 3 to 2 years 2 - 3 to 1 year		1 - 4 to 3 years 2 - 4 to 2 years 3 - 4 to 1 year
Claim Protect (Non-Medical Expense Waiver)	NA		Non-payable items will be covered (all 4 lists of Annexure I)
Room Rent Type Options	1 - Single Private Room & 2- Shared Accommodation		
Per Claim Deductible	1 - 15,000 & 2 - 25,000		
Preferred Provider Network (PPN) Discount	10% discount applicable		
Critical Illness cover [Initial Waiting Period - 60 Days and Survival Period - 15 Days]	SI Options- 10 Lacs, 15 Lacs, 20 Lacs and 25 Lacs		
Personal Accident Cover AD+PTD+PPD	SI Options- 10 Lacs, 15 Lacs, 20 Lacs, 25 Lacs, and 50 Lacs		
Super Credit (increases irrespective of claim)	NA		100% of SI per year, up to 500% of Base Sum Insured (up to Max of 3 Cr under this benefit)
Chronic Care (Day 1 In-patient Hospitalization) Applicable for Listed Chronic Conditions: 1. Diabetes 2. Hypertension 3. Asthma 4. Hyperlipidaemia 5. COPD 6. Obesity 7. Coronary Artery Disease (PTCA done prior to 1 year)	PED waiting period and initial waiting period will be waived for the listed chronic conditions	NA	PED waiting period and initial waiting period will be waived for the listed chronic conditions
Chronic Management Program (OPD)	Applicable on Cashless Basis	NA	Applicable on Cashless Basis
Cancer Booster i. Covers Pre and Post hospitalisation medical expense. ii. Covers Day Care Treatment upto Sum Insured	Up to 100% of Base policy Sum Insured	NA	Up to 100% of Base policy Sum Insured
Durable equipment cover 1. Ventilator 2. Wheelchair 3. Prosthetic device 4. Suction Machine 5. Commode Chairs 6. Infusion pump 7. Continuous Passive motion devices in case of Knee Replacement 8. Oxygen concentrator	A combined sub-limit of Rs. 5 Lacs or up to SI, whichever is lower	NA	A combined sub-limit of Rs. 5 Lacs or up to SI, whichever is lower
Chronic Care Restriction (Day 1 In-patient Hospitalization - NA )	NA	Applicable	NA
Compassionate Visit	up to INR 50,000 for two-way travel fare if hospitalization exceeds 10 days		
Second Medical Opinion for listed Major Illness	Applicable		
Annual Screening Package for Cancer Diagnosed Patients	INR 10000 / Member / Policy Year	INR 10000 / Member / Policy Year	INR 10000 / Member / Policy Year
Annual Health Check up	NA		Listed & Cashless
Waiting Period - Inbuilt Cover			
Pre Existing Waiting Period	3 years		4 years
Specific Disease waiting period	2 years		
Initial Waiting Period (Excluding Accidental Hospitalization)	30 days		

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Product Name: Activ One, Product UIN: ADIHLIPXXXXXXXXXXXX