

**HLTH METER
Policy Terms and Conditions****Section A. PREAMBLE**

This Policy is a contract of insurance issued by **ADITYA BIRLA HEALTH INSURANCE CO. LIMITED**. (hereinafter called the 'We / Our / Us / Insurer / Company') to the proposer mentioned in the Policy Schedule (hereinafter called the 'You / Your / Policyholder') to cover the person(s) named in the Policy Schedule (hereinafter called the 'Insured Person/s'). The Policy has been issued on the basis of the Disclosure to Information Norm, including the information provided by You in respect of the Insured Persons in the Proposal Form and on the statements and declaration provided by the Policyholder in the Proposal Form as well as in any welcome or other tele-verification calls with the Company's authorized person and is subject to receipt of the requisite premium in respect of the Insured Persons in full and its acceptance by Us, and the terms, conditions and exclusions as specified in this Policy, the Policy Schedule, and the Product Benefit Table of this Policy.

Applicability:

1. This Add-on can only be purchased along with Base Policy (also referred to as Retail Indemnity Health Insurance Policy issued by Aditya Birla Health Insurance Co. Limited) and cannot be bought in isolation or as a separate product.
2. This Add-on shall be available only if the same is opted and specifically mentioned in the Policy Schedule.
3. This Add-on can be opted at inception or during Renewal on an annual basis of the Base Policy. It cannot be opted mid-term during the Policy Period, whether for existing Insured Persons and for any Insured Persons who enter into Base Policy due to their mid-term inclusion.

Eligibility:

1. The minimum Age at entry for this add-on
 - a) Activ One (MAX, VYTL, NXT, VIP, VIP+, MAX+, SAVR)
Activ Health (Platinum Essential and Gold Enhanced)
Activ Assure (Diamond and Silver)
Super Health Plus Top-up (Plan A):

For adults Insured members:

Minimum age at entry: 18 years

For Dependent Children:

In case of Individual and Multi Individual Policy: 18 years to 25 Years

In case of Family Floater: This does not include any Child covered under the Family floater policy who is aged upto 25 years.

- b) **Activ Care (Standard, Classic and Premier)**

For adults Insured members

Minimum age at entry: 55 years

Cover for Dependent Child under the Base Policy: NA

2. This Add-on is provided on per Insured basis as per the applicability of the eligibility criteria, irrespective of type of the Base Policy.

Tenure:

1. The tenure for which this Add-on is valid and applicable for the Insured Person(s) will be one Policy Year of the Base Policy commencing from the date that it is issued, and irrespective of the tenure of Base Policy.

2. Since there is no refund of premium offered under this Add-on, the Add-on cover will not automatically expire on the date of cancellation of the Base Policy and the Insured Person may avail the Benefits under this Add-on till the end of the Policy Period of this Add-on.

II. Definitions

1. Base Policy – Also referred to as “Retail Indemnity Health Insurance Policy issued by Aditya Birla Health Insurance Co. Limited” is the underlying retail indemnity health insurance policy issued by Us and to which this Add-on can be attached, upon receipt of applicable premium in respect of the Insured Person(s) in full and its acceptance by Us.
2. Policy Period – For the purpose of this Add-on, shall refer to the tenure of this Add-on as described in the Tenure clause above.

The terms / words used in this Add-on but not defined herein shall bear the same definition/meaning as ascribed to them in the Base Policy.

III. Benefits under Add-on

We will provide a wellness program designed to promote wellness and fitness amongst the Insured Persons. This services may be provided through Our Empanelled Service Provider. This Add-on is structured to reward the Insured Person upon enabling the tracking of a measurable wellness score and undertaking the prescribed physical efforts/fitness activity by such Insured Person during the Policy Period. We will provide access to health and wellness assessments including the tools (“Fitness Tool”) that are required for the same to help in promotion of health and wellness.

We will provide such digital fitness tools to enable the same solely for the purpose of availing the below-mentioned services.

In addition to the above, please note:

- i. Benefits under this Section are subject to the terms and conditions under this Policy. The services / limits for each Benefit shall be specified against that Benefit in the Policy Schedule / Product Benefit Table of this Policy.
- ii. The limits mentioned under the Policy is for only 1 Policy Year or until expiry of the Policy Period of this Add-on whichever is earlier.
- iii. All the Benefits mentioned under this Section are in-built and there is no option to select any individual benefit exclusively.
- iv. The services under the Benefits are provided in select cities only. Please contact Us or refer to Our website for updated list of available services and respective cities where the services are provided

1. Stress Management Program:

A. Stress Level detection by Fitness Tool

This Benefit enables the Insured Person to track his/her stress levels continuously through a Fitness Tool, which prompts taking of “Activ Mind Assessment” service, in an event of breach of threshold limits for stress. This may be done through Activ Health App.

B. Activ Mind Assessment:

Insured Person(s), are eligible for the following services under Activ Mind Assessment Benefit:

a) Guidance on knowing Your Mental Health Status:

The Insured Person will be guided to take an online mental health assessment. The result of this assessment will be given on a scale of ‘healthy’ to ‘extremely severe’ risk for 3 parameters anxiety, depression and stress.

- Healthy: Needs sustenance support;
- Mild: Needs Self-care support;
- Moderate: Needs intervention and support;
- Severe: Needs intervention and support;
- Extremely Severe: Needs intervention and support

b) Guidance on Improving Your Mental Health

Based on the result of the mental health assessment under point a) above, the Insured Person(s) will be eligible for a screening for mental health status and consultation sessions as mentioned below.

| Know Your Mental Health Status | Eligibility |
|--------------------------------|--|
| Moderate | 1 screening for mental health status followed by 2 consultation sessions |
| Severe to Extremely Severe | 1 screening for mental health status followed by 4 consultation sessions |

- i. The above-mentioned eligibility for screening and consultation sessions is in total for all parameters i.e. anxiety, depression and stress, and is not for individual parameters.
- ii. All screening and consultations will be through tele / online mode (i.e. audio / video)
- iii. It is clarified that the screening tests are available for only 1 Policy Year or until expiry of Policy Period of this Add-on, whichever is earlier. There is no option to carry forward.

c) Tele/online Support:

The Insured Person(s) will be given access to telephonic/online support helpline during the Policy Period for discussion on general mental health issues with a mental health expert; this helpline shall not prescribe medication or provide access to psychiatric consultation.

d) Wellness Sessions:

The Insured Person(s) will be given access to Podcasts on mental wellbeing, digital fitness and workouts, meditation videos and audios to improve the stress levels.

Note: The above services are being offered through the Empanelled Service Provider in digital form to the Insured Person.

2. Additional Wellness Services:

The Insured Person may use the Fitness Tool to monitor steps tracking and calorie tracking which will be linked with Activ Health App and help the Insured Person in achievement of Activ Dayz and to earn HealthReturns™ available in Base Policy issued by Us.

Note:

For delivery of the services under the Benefits as listed above, kindly ensure to use the required specification and process to be followed to activate the fitness tool.

IV. Waiting Period and Exclusions

Waiting Periods and Permanent Exclusions including Co-pay's applicable under the Base Policy shall not apply to this Add-on. Benefits under this Add-on are applicable from Day 1 of the Add-on and hence no Waiting Period is applicable to these benefits.

V. Specific General Terms & Conditions

Conditions applicable to this Add-on are same as those applicable to the Base Policy unless otherwise stated under this Section specifically.

1. Cancellation

1. Cancellation by You

The Policyholder may cancel this Policy by giving 15 days written notice and in such an event, the Company shall not refund any premium.

In an event of cancellation of policy within the Free Look period, refund will be granted in case the services have not been initiated under the Add-on. In the event that the services have been initiated, no refund will be given.

2. Cancellation by Us:

The Company may cancel the Policy at any time on grounds of misrepresentation non-disclosure of material facts, fraud by the Insured Person by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.

There is no refund upon cancellation of this Add-on.

3. 80D Applicability:

The premium collected for this Add-on will not qualify for 80D as above mentioned services under the 'Benefit' Section falls within the purview of wellness and preventive features.

4. General conditions for all coverages:

The services under any of the Benefits under this Add-on are provided to the Insured Person through the Empaneled Service Provider(s). Through this Add-on or its platform, the Company is only a facilitator for such services by Empaneled Service Provider, and does not represent, assure or endorse the accuracy, completeness, reliability, suitability, appropriateness or the quality of the actual services provided by Empaneled Service Provider/s. The Insured Person is free to choose whether or not to obtain such services, and if obtained, it is the Insured Person's sole and absolute discretion to follow any suggestion or advice related to his/her health. Decision to avail the services of Empaneled Service Provider shall be taken by insured after careful and independent evaluation, which shall be at insured's sole discretion and risk. The Company is not responsible / liable in any way for any actual or alleged errors, omissions, representations of the Empaneled Service Providers, any deficiency of services provided by Empaneled Service Providers or for any direct, indirect, punitive, incidental, special, consequential damages or any losses, sufferings, injuries, if any, whatsoever caused to or incurred by the Insured Person as a result of availing / utilizing the services from Empaneled Service Provider/s.

The services available under this Add-on are only for initial assessment and as a guide to help the Insured Person to consult the qualified medical practitioners or experts, wherever required, as per the sole discretion of Empaneled Service Provider.

We do not assume any liability towards and shall not be responsible for any actual or alleged errors, omissions or representations made by any psychiatrist/ psychologist or other individual associated with Our Empaneled Service Provider or in any service rendered by Our Empaneled Service Provider under this Add-on or for any consequences of actions taken or not taken in reliance thereon.

The Company and / or Empaneled Service Provider will not be held liable for non-delivery of Services in case of unforeseen circumstances beyond their control including but not limited to strikes, lockouts, civil commotion, riots, war, acts of terrorism, action of any government or regulatory authority, abnormal weather conditions or act of god perils at the location of services, or any other cause beyond the reasonable control which by exercise of reasonable diligence could not have been prevented or provided against.

For the purpose of the Base Policy, any utilisation of the Benefits offered under this Add-on shall not be construed as a "claim" for the purpose of determining any "no claim bonus", and will not have impact on calculation of such renewal or continuity benefits.

Conditions applicable to Activ Mind Assessment / Tele/online Support

- (i) The screening, sessions or other guidance available from the coaches under these Benefits are only for the Insured Person's initial assessment and shall be made available over a Digital/Telephonic discussion as a call back service/feasible mode of communication. The request for call back may also be placed through digital self-servicing mediums of mobile app/website.
- (ii) It is agreed and understood that the coaches of Our Empaneled Service Provider are not providing and shall not be deemed to be providing any medical advice. They shall only provide a suggestion for the Insured Person's consideration and it is the Insured Person's sole and absolute choice to follow the suggestion for any health related advice.
- (iii) We do not assume any liability towards any loss or damage arising out of or in relation to any opinion, actual or alleged errors, omissions and representations suggested under this Benefit.
- (iv) Services provided under the Activ Mind Benefit will render general support for issues concerning stress, anxiety and depression. This will not include support for clinically established mental health conditions like bipolar disorder, schizophrenia, dementia, Alzheimer's disease and/or any other pre diagnosed condition. Our support includes grief/ bereavement counselling, support on mental health issues arising from rape/ gender based violence, HIV, parenting and inter personal relationships. We do not offer any medical or legal/financial advice, in any manner whatsoever.

VI. Other Terms & Conditions

Service Delivery Process:

1. The following steps shall be applicable for availing Benefit 1.B Activ Mind Assessment under this Add-on:
 - a) Download Activ Health App or log-in to the website at <<https://www.adityabirlacapital.com/healthinsurance/>>
 - b) Click on “Wellness” Tab and then on “Activ Mind” Tab
 - c) Answer questions related to mental health
 - d) Click on View Reports to check the score
 - e) Click on Consult an Expert and book the session. Based on the Know Your Mental Health Status of the Insured Person, the number of screening and counselling sessions available for the Insured Person will be displayed on the screen.
 - f) Please enter the mobile number and e-mail ID to book the session.

Aditya Birla Health Insurance Co. Limited

Product Name: HLTH METER, Product UIN: ADIHLIA24176V012324.
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