What if someone looked after your parents just like you do?

Activ Care –

a plan designed to care for your parents just like you would.

Features at a glance:

- Personal health coach*
- Pre & Post Hospitalization expenses covered
- Cashless home treatment
- 586 Listed Day care procedures covered

Aditya Birla Health Insurance Co. Ltd.

ADITYA BIRLA CAPITAL

HEALTH INSURANCE

Activ Care a comprehensive health insurance plan that provides 360° care and protection for your parents.

Activ Care

When they are healthy

Help them take care of their health

When they are being treated

Financially protect & support them during hospitalization

When they are recovering

To support them during their recovery

Health insurance benefits for financial protection

Health Assessment
Get free health assessment once a year on renewal.

HealthReturns™
Stay healthy and earn up to 21% of premium as HealthReturns™.

10%

No Claim Bonus
10% of sum insured for every claim-free year, subject to maximum of 50%.

Second E-Opinion on major illness
Get second e-opinion on major illness from our panel of world class medical practitioners.

Home Treatment
Get cashless treatment in the comfort of your home for chemotherapy, dengue, gastroenteritis, hepatitis.

Worldwide Emergency Assistance
International & domestic assistance including air ambulance expenses.

586 Listed Day Care Procedures:
Protects you adequately in times of need.

Nursing At Home$
Get a qualified nurse to look after your parents, immediately after discharge.

Post Hospitalisation Medical Expenses
We cover 60 days of post-hospitalization medical expenses.

Lifestyle Support & Portable Medical Equipment$
We provide ICU bed, wheelchair, walker etc. to enable smoother recovery.

MyInsureBuddy

Activ Care a comprehensive health insurance plan that provides 360° care and protection for your parents.

Activ Care

When they are healthy

Help them take care of their health

When they are being treated

Financially protect & support them during hospitalization

When they are recovering

To support them during their recovery

Get access to a personal health coach

Provide medical, nutritional & wellness counselling and sessions on better lifestyle management.

Assist through the HealthReturns™ journey - how to earn & use HealthReturns™.

Help in reading & understanding medical reports.

Help connect with our panel of medical practitioners to get second e-opinion on major illnesses.

Assist through the claims process ensuring that the claims are settled with ease and convenience.

Support in availing cashless home treatment.

Guide in taking care of health post a medical procedure by suggesting changes in their lifestyle & nutrition.

Get access to eligible support services like nursing at home.

Support in getting access to lifestyle support & portable medical equipments.

4 more reasons why you must select the Activ Care Plan today!

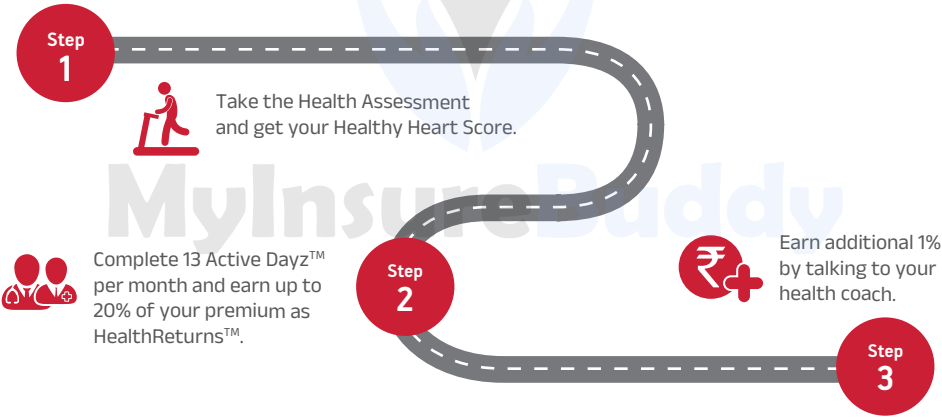
Health and Wellness discount
Get discounts on OPD consultations, Diagnostics and Pharmacy through our network service providers.

Family discount
Get up to 5% family discount on premium for 2 members in a policy.

Long term discount&
Get a 7.5% discount when you select a policy for 2 years.

Tax benefit
Save tax up to ₹50,000 as deduction under section 80D Income Tax act, 1961

How can you earn up to 21% of your premium as HealthReturns™?



MyInsureBuddy

How can you use HealthReturns™?

Use it to pay your next policy premium.

Use it to buy medicines.

Use it to pay for diagnostic tests.

Keep it like a corpus for any health contingency.

Activ Care: Product Benefit Table

Product Name	Standard	Classic	Premier
Sum Insured (S.I.) Options ₹.	3L ,4L, 5L, 7.5L, 10L	3L ,4L, 5L, 7.5L, 10L	5L, 7.5L, 10L, 25L
Basic Co vers			
In-patient Hospitalisation	Covered	Co vered	Covered
Room T ype	Shared Room	Shared Room	Single private AC room
ICU	Covered upto S.I.	Covered upto S.I.	Covered upto S.I.
Pre – hospitalization Medical Expenses	30 days (max 5% of total hospitalisation expenses combined for both pre & post hospitalisation)	30 days	30 days
Post – hospitalization Medical Expenses	60 days (max 5% of total hospitalisation expenses combined for both pre & post hospitalisation)	60 days	60 days
Day Care Treatment	586 Day care procedures covered	586 Day care procedures covered	586 Day care procedures covered
Domiciliary Hospitalization	Not Available	Covered up to 10% of S.I.	Covered upto S.I.
Road Ambulance Cover	upto ₹ 2,000/ Hospitalisation	upto ₹ 2,000/ Hospitalisation	Network Providers - Co vered upto Actual expenses Non- network Providers- Up to ₹ 5,000/ hospitalisation
Organ Donor Expenses	Not Available	Co vered upto 50% of S.I.	Co vered upto S.I
Reload of Sum Insured	50% of S.I. once per year	100% of S.I. once per year	100% of S.I. once per year
Ayush (In-patient Hospitalization)	Covered upto S.I.	Covered upto S.I.	Covered upto S.I.
Sublimit for listed illnesses	As specified in Appendix 1	As specified in Appendix 1	As specified in Appendix 1
Home Treatment	S.I. 3L, 4L - ₹25,000 S.I. 5L and above - ₹50,000	S.I. 3L, 4L - ₹ 25,000 S.I. 5L and above - ₹ 50,000	S.I. 5L and above - ₹ 50,000
Additional Benefits			
No Claim Bonus / No Claim Discount	10% of the S.I at each renewal in respect of each claim free year of I nsurance, subject to maximum of 50% / No Claim Discount -Applicable on the premium of the expiring policy year provided no claim under the policy	10% of the S.I at each renewal in respect of each claim free year of I nsurance, subject to maximum of 50% / No Claim Discount -Applicable on the premium of the expiring policy year provided no claim under the policy	10% of the S.I at each renewal in respect of each claim free year of I nsurance, subject to maximum of 50% / No Claim Discount -Applicable on the premium of the expiring policy year provided no claim under the policy
Domestic Emergency Assistance Services (including Air Ambulance)	Available	Available	Available
International Emergency Assistance Services (including Air Ambulance)	Available	Available	Available
OPD Treatment	Not Available	Not Available	Available upto ₹ 2,500 over and above SI
Car e Benefits			
Health Assessment	once a policy year	once a policy year	once a policy year
Comprehensive Health Check-up	Not available	once a policy y ear (only for SI 5L,7.5L & 10L)	once a policy year
Health Coach	Available (2 sessions per year)	Available (only f or SI 3L & 4L)	Not available
Personal Health Coach	Not available	Available (SI 5L & above)	Available

Activ Care: Product Benefit Table

HealthReturns™	Available	Available	Available
Second E Opinion on major illnesses	Available	Available	Available
Health and Wellness discount	Available	Available	Available
Optional Car e Benefits			
Nursing at Home	Qualified nurse (maximum upto ₹ 1,500/day for 15 days per policy year)	Qualified nurse (maximum upto ₹ 1,500/day for 15 days per policy year)	Qualified nurse (maximum upto ₹ 1,500/day for 15 days per policy year)
Lifestyle support equipment	Available As specified in Appendix 1	Available As specified in Appendix 1	Available As specified in Appendix 1
Portable medical equipment	Available As specified in Appendix 1	Available As specified in Appendix 1	Available As specified in Appendix 1
Advance Health Check-up	Available	Available	Available
Optional Co vers			
Room Upgrade	From shared to single private A.C room	From shared to single private A.C room	From single private AC room to any room except suite & above
PPN Discount	10% discount applicable	10% discount applicable	10% discount applicable

Eligibility and Coverage:

Minimum age at entry : 55 years

Maximum age at entry : 80 years

The policy can be purchased on an Individual basis or a Family floater (self and spouse only) basis.

Permanent Exclusions#

- Hearing aids, spectacles or contact lenses including Multifocal lense & optometric therapy.
- Treatment for baldness, alopecia, wigs, toupees and similar treatment.
- Cosmetic, aesthetic & re-shaping treatments and surgeries.
- Abuse or the consequences of the abuse of intoxicants or hallucinogenic substances.
- Breach of law with Criminal Intent, intentional self injury.
- War, act of foreign enemy, uprising, revolution, insurrection, millatary or usurped acts.

Waiting Periods#

Waiting period

Classic Plan & Premier Plan: 24 months for specific illness.

Standard Plan: 24 months for specific illness, 36 months for Joint Replacement Surgery.

Pre Existing Disease waiting period: 24 months for all plans.

Initial waiting period (not applicable in case of accident and subsequent renewal): 30 days for all plans

Co-payment#

Premier: 10% co pay for all Inpatient Hospitalisation, Domiciliary, Ayush, Home Treatment and Day care claims.

Standard and Classic: 20% co pay for all Inpatient Hospitalisation, Domiciliary, Ayush, Home Treatment and Day care claims.

#This is an indicative list. Please refer policy wordings and product benefit table for detailed list of exclusions, waiting period, co-payments, detailed coverages and other T&C.

MyInsureBuddy

Aditya Birla Health Insurance Co. Limited. IRDAI Reg.153. CIN No. U66000MH2015PLC263677.
Product Name: Activ Care, Product UIN: ADIHLIP21062V022021. Advertisement UIN: ABHI/LF/24-25/018.
Address:- 9th Floor, Tower 1, One World Centre, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400013.
Email: care.healthinsurance@adityabirlacapital.com, Website: adityabirlahealthinsurance.com, Telephone: 1800 270 7000. For more details on risk factors, terms and conditions please read policy wording & prospectus carefully before concluding a sale. 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 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). Tax benefit are subject to changes in tax laws. Please consult your tax advisor.
*benefit available for classic & premier plan only. Benefits are conditional to SI/Plan opted, please refer the PBT/Policy wording for more details
$Optional Benefit. &Long term discount will apply only in case of Single Premium Policies. T&C apply.