

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^s

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^s

We provide ICU bed, wheelchair, walker etc. to enable smoother recovery.

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™?

Step 1



Take the Health Assessment and get your Healthy Heart Score.



Complete 13 Active Dayz™ per month and earn up to 20% of your premium as HealthReturns™.

Step 2



Earn additional 1% by talking to your health coach.

Step 3

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.	Covered 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 year (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, militatary 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.