



The Power Of One.
For All.

ACTIV ONE

100% Health
100% Health Insurance

Aditya Birla Health
Insurance Co. Ltd.



ADITYA BIRLA
CAPITAL

WITH ACTIV ONE, STAY ACTIVE
& HEALTHY TO EARN UP TO
100% HealthReturns™*

WANT TO KNOW HOW?

Download our
Activ Health app



Complete Health Assessment,
get Green Healthy Heart Score™

Sync app and walk 10,000 steps
or burn 300 calories a day



Tadaa! You just earned
HealthReturns™ for yourself!



Scan to meet THE REWARDING ONE

GONE ARE THE DAYS
WHEN HEALTH INSURANCE WAS
COMPLICATED & BORING

WELCOME THE ONE THAT
WILL MAKE YOUR HEALTH &
HEALTH INSURANCE JOURNEY
SIMPLE YET EXCITING BY
OFFERING YOU THE
BEST RETURNS
FOR YOUR INVESTMENTS

WHAT ELSE MAKES ACTIV ONE
DIFFERENT?

In times of need, it may happen that other health insurance policies may not cover your entire hospital bill as there may be some non-medical **out-of-pocket expenses** which are generally not paid by insurers, such as gloves, cotton, face masks, etc. Due to this, you may end up paying 10-20% of your hospital bills from your own pocket.



Want to know how Activ One can offer our
customers **complete peace of mind**?



HEARD OF A HEALTH
INSURANCE THAT HELPS
YOU EARN UP TO

100% HealthReturns™*

EVERY YEAR EVEN IF YOU
CLAIM, WITH WHICH YOU
CAN PAY YOUR\$:



Renewal premiums (yes, you
can be premium-free!)



Cost for health
emergencies



Diagnostic test costs



Medical bills

How can you earn HealthReturns™ you ask?

PINCH & TURN



Our
CLAIM PROTECT#
feature comes to your rescue and
takes care of 100% out-of-pocket expenses!

Get 100% of your hospital
bills covered with us (up to
your Sum Insured), for a
worry-free experience if
and when you have to claim!



Scan to meet THE CARING ONE

PINCH & OPEN



Optional feature for Activ One NXT

Whether it is about
good health assurance or
a **good health insurance**,
unlimited benefits are
always a delight!

THAT'S WHY
WE CREATED A POOL OF
**UNLIMITED
COVERAGE**
FOR YOU!

Want to know how Activ One can
make your coverage limitless*?



ACTIV ONE IS ALSO AN
INFLATION-PROOF
HEALTH INSURANCE PLAN AS IT PROTECTS
YOU FROM RISING MEDICAL COSTS

Your cover will keep getting stronger and more powerful with every
passing year.

With our **Super Credit** feature, your Sum Insured inflates to 6 times
the size of your Base Sum Insured by the 6th year of your policy
irrespective of whether you claim!



Optional feature Activ One NXT, 3x from 2nd renewal and onwards for Activ One VTL

Scan to meet **THE ACCELERATING ONE**

NO CAPPING[^]
on hospitalization expenses, procedures &
benefits such as room rent, ICU charges,
road ambulance cover, day care treatments,
organ donor expenses, and a lot more, up to
your Base Sum Insured.



Go ahead and pick your family's comfort
over financial worries!

MyInsuranceBuddy



Scan to meet **THE LIMITLESS⁺ ONE**

SUM INSURED EXHAUSTED?
SUPER RELOAD[~]

**REFILLS IT
TO 100%**
FOR YOUR NEXT CLAIM



With Activ One, you will never run out of
your health insurance coverage, as we will
refill your cover up to 100% of your Base
Sum Insured unlimited times in a policy year.



Scan to meet **THE FULFILLING ONE**

2x cover from Day 1 for Activ One NXT

ACTIV ONE ALSO STRIVES TO MAKE
HEALTH & HEALTH INSURANCE MORE
**INCLUSIVE AND
EMPOWERING WITH
ABCD++**

Now get Day 1 cover for **7 chronic conditions**
with zero waiting period:

- Asthma
- High Blood Pressure
- High Cholesterol
- Diabetes
- Chronic Obstructive Pulmonary Disease
- Obesity
- Coronary Artery Disease (PTCA done prior to 1 year)



Scan to meet **THE EMPOWERING ONE**

MORE BENEFITS

- Wide range of Sum Insured from
INR 5 lacs to INR 2 crores
- Three zone premium: pay the premium
as per the city you reside in
- No maximum capping on entry age
- Age-banded premium: premium
increases only after certain age bands,
not every year
- Now also cover legally married spouse or
live-in partner (same or opposite sex)

Sahi Sehat ki Shuruaat
ABHIkaro



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Product Name: Activ One. Product UIN: ADIHLIP24097V012324. Advertisement UIN: ABHI/LF/23-24/451. 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, Website: adityabirlahealthinsurance.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 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). *Key benefits are covered up to the Sum Insured and for more details, please refer to Annexure III – Product Benefit Table of Policy Wording. ~Limitless here means there are no sub-limits and every base benefit is covered up to Sum Insured. ^Claim Protect: Coverage for non-medical expenses (as per List 1, 2, 3, 4 under Annexure I of the Policy Wording), for items like gloves, gown, face mask and more. For more details on the product, its benefits & HealthReturns™ and T&C Apply, please refer to the Policy Wording before concluding sale. In case of any conflict between the brochure or any other document and the Policy Wording, the terms and conditions mentioned in the Policy Wording shall prevail. *Please refer the policy wording for complete list under utilization of HealthReturns™. *The amount of HealthReturns™ is indicative. The same shall be subject to the Product & Health Risk Assessment. ~Unlimited refill upto base Sum Insured. T&C Apply.