

RAHO FIT TO GET BENEFITS

PRESENTING **ACTIVFIT** #FitnessKaUltimateInfluencer

10%

INSTANT AND
EARLY BIRD
DISCOUNT*

UP TO
50%

PREMIUM
RETURN*

100%

UNLIMITED
SUM INSURED
REFILL



Aditya Birla Health
Insurance Co. Ltd.



ADITYA BIRLA
CAPITAL

HEALTH INSURANCE

IT'S TIME FOR YOUR HEALTH TO PAY YOU BACK!

GET REWARDED FOR STAYING FIT WITH **ACTIVFIT**



KEY BENEFITS



Get up to 50% of your premium back as HealthReturns™ on staying active for 275 days in a year*



Earn 10% upfront Good Health Discount on first policy year premium basis on your health risk assessment**



Get up to 10% additional early bird discount if you are less than 35 years**



Covers Pre and Post Hospitalisation expenses 90 days of pre and 180 days of post



Get Maternity Expense covered over and above base Sum Insured with Newborn Expenses, Vaccination Expenses and Stem Cell Preservation



Binge Refill - Cover up to 100% Sum Insured unlimited times for any illness/injury

GET REWARDED FOR PROACTIVELY SECURING YOU & YOUR FAMILY!

DISCOUNT



Upfront Good Health Discount*

Get up to **10% instant discount** basis good health risk classified on the first policy year premium



Early Bird Discount**

Start young, be proactive and earn up to **10% discount** on renewal if you are less than 35 years



Family Discount - Multi Individual^{1%}

Protect your loved ones' health, secure 3 or more of your family members for up to **10% discount**



Long Term Discount^{6%}

Consistent rewards/discount motivate you to stay healthy **Get discount up to 10%** on selecting 3 years policy



Standing Instruction Discount[#]

Choose to give standing instructions on your renewal and get a **2.5% discount** on it!

PROTECTION IN CASE OF HOSPITALIZATION



No Claim Bonus & Super No Claim Bonus or No Claim Discount

Get 10% bonus on Sum Insured per annum up to 100% of the Sum Insured if you don't claim during the policy year. Super No Claim Bonus of 50% of Sum Insured per annum, max up to 100%, under optional cover. No Claim Discount – Applicable on the premium of the expiring policy year provided no claim under the policy



EMI Protection (Optional Cover)

3 EMIs towards an existing loan amount will be paid by us if you are hospitalized due to any illness/injury for 6 consecutive days in the policy year EMIs will be paid as lump sum amount post discharge from the hospital



Hospitalization Expenses

Cashless hospitalization in **10000+ hospitals** covered, including Covid-19¹, its variants and mental health issues
Pre and post hospitalisation expenses covered
HIV / AIDs and STD also covered up to sum insured



Day Care Treatment

All day care treatment covered up to sum insured.



Home Treatment

Treatment expenses at home covered up to Sum Insured



Binge Refill

If you have used your sum insured due to medical emergencies, you can refill it, unlimited times, in case of any illness/injury



HealthReturns™

Stay active, earn premium (up to 50%) as HealthReturns™



Mental Health Assessment Program

Probable risks and your overall mental health can be assessed with our tools
Consult mental health professionals after assessment



Domestic Emergency Assistant Services

During a domestic emergency get:
1) Emergency Medical Evacuation
2) Medical Repatriation (Transportation)

TO GET UP TO 50% OF YOUR PREMIUM, START YOUR HEALTH JOURNEY, **ABHIkaro**

Complete 13 Active Dayz™ a month to get 30% HealthReturns™



Complete 275 Active Dayz™ a year and get 20% HealthReturns™

= 50%

30%

20%

1 Active Day =

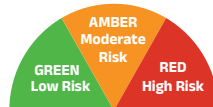
10,000 steps per day or 300 calories burned or 30 minute gym session or a fitness assessment test every six months

WANT TO START YOUR HEALTH JOURNEY NOW?

1 Download the Activ Health App



2 Schedule your Health Assessment™ and get your Healthy Heart Score™



3 Get active and start earning Active Dayz™

Earn HealthReturns™ as % of your premium

No. of Active Dayz™ in a calendar year	Healthy Heart Score™			No. of Active Dayz™ in a month	Healthy Heart Score™		
	Green	Amber	Red		Red	Amber	Green
275*	20%	8%	4%	13 or more	6%	12%	30%
				10-12	3.6%	7.2%	18%
				7 - 9	2.4%	4.8%	12%
				4 - 6	1.2%	2.4%	6%
				0 - 3	0%	0%	0%

How to redeem your HealthReturns™?



Use it to buy medicines



Use it to pay for diagnostic tests



Use it to pay your next policy premium



Keep it like a fund for listed health contingency

BONUS ACTIVE

a. If your monthly average step count is between 5000-7499 per day
OR
If you have burnt 150-200 calories on an average in one exercise session per day at the end of the month, then you will be rewarded with 4 bonus Active Dayz™ over and above Active Dayz™ earned during the month (if any).

b. If your monthly average step count is equal to or greater than 7500 per day
OR
If you have burnt more than 200 calories on an average in one exercise session per day at the end of the month, then you will be rewarded with 6 bonus Active Dayz™ over and above Active Dayz™ earned during the month (if any).

PRODUCT BENEFIT TABLE

PRODUCT NAME	ACTIV FIT	PLUS	PREFERRED
Sum Insured	5 Lac, 7 Lac, 10 Lacs, 15 Lacs, 20 Lacs, 25 Lacs, 30 Lacs, 40 Lacs, 50 Lacs, 75 Lacs, 1 Cr	Yes	Yes
ELIGIBILITY			
Policy Type	Individual, Multi Individual & Family Floater Individual, Multi Individual – Not Applicable for Preferred Plan	Yes	Yes
Policy Tenure	1,2 & 3 Years	Yes	Yes
BASE COVER			
1	In-patient Hospitalization Room Rent SI ₹5 Lacs & above - Any Room, ICU - Actual	Yes	Yes
1.a	Modern Treatment covered up to Sum Insured	Yes	Yes
1.b	HIV / AIDS and STD covered up to Sum Insured	Yes	Yes
1.c	Mental Care Cover covered up to Sum Insured	Yes	Yes
2	Daily Cash Benefit (Shared Accommodation) - SI - ₹5 Lacs – ₹10 Lacs – ₹800 per day (Max up to ₹4,800 per event) SI ₹15 Lacs & Above: ₹1,000 per day; (Max Up to ₹6,000 per event)	Yes	Yes
3	Day Care Treatment – All Day Care Treatment covered up to Sum Insured	Yes	Yes
4	Pre-hospitalization Medical Expenses - 90 Days	Yes	Yes
5	Post -hospitalization Medical Expenses - 180 Days	Yes	Yes
6	(a) Domiciliary Hospitalization - Covered up to Sum Insured (b) Home Treatment - Covered up to Sum Insured	Yes	Yes
7	Road Ambulance Cover Network - Actuals Non Network - up to ₹3000 per event	Yes	Yes
8	Organ Donor Expenses - Covered up to Sum Insured	Yes	Yes
9	AYUSH Cover - Covered up to Sum Insured	Yes	Yes
10	Binge Refill - Cover up to Sum Insured unlimited times for any illness/injury	Yes	Yes
11	Maternity Expense (Over and above Base SI) Normal Delivery - ₹40,000 C-Section Delivery – ₹60,000 Vaccination Expenses- Covered within Maternity Limit Stem Cell Preservation –Covered within Maternity Limit	No	Yes

ADDITIONAL BENEFIT

12	No Claim Bonus (10% of SI per annum, max up to 100%)	Yes	Yes
13	Health Check-up Program - Available once during the policy year for insured aged 18 years & above on the start date of the policy	Yes	Yes
14	Domestic Emergency Assistance Services	Yes	Yes

VALUE ADDED BENEFIT

15	Health Assessment	Yes	Yes
16	HealthReturns™ - Percentage of Premium earned up to 50% of the premium excluding premium for optional benefit(s) & taxes*	Yes	Yes
17	Mental Health Assessment Program	Yes	Yes

OPTIONAL COVER

18	Super No Claim Bonus (50% of SI per annum, Max up to 100%)	Yes	Yes
19	Travel Protect (Domestic Cover) - Fixed Benefit Pay-out.	Yes	Yes
20	Premium Waiver - If an Insured Person is diagnosed for the first time with or for any of the listed (20) Critical Illnesses OR suffers an Injury due to an Accident resulting in the Permanent Total Disablement within 365 days from the date of the Accident during the policy period, then the premium will be waived off for 1 Policy year.	Yes	Yes
21	EMI Protection	Yes	Yes
22	Non - Medical Expense waiver (List as per annexure 1)	Yes	Yes
23	OPD Expense	Yes	Yes
	(23.a.) Physical outpatient Consultation by General Medical Practitioner or AYUSH Medical Practitioner	Available unlimited times during policy year	
	(23.b.) Teleconsultations by General Medical Practitioner or AYUSH Medical Practitioner	Available unlimited times during policy year	

TO KNOW MORE, TALK TO OUR REPRESENTATIVE TODAY!

ABHIkaro
ADITYA BIRLA HEALTH INSURANCE KARO

Aditya Birla Health Insurance Co. Limited. IRDAI Reg.153. CIN No. U66000MH2015PLC263677.

Product Name: Activ Fit: Activ Fit product has plus and preferred plans. Product UIN: ADHILIP22008V012223. ADVT UIN: ABHI/LF/23-24/929. 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. For more details on risk factors, terms and conditions please refer sales prospectus and policy wordings 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 Group Ltd (MGL) (Formerly known as Momentum Metropolitan Life Limited). These trademark/Logos are being used by Aditya Birla Health Insurance Co. Limited under licensed user agreement(s). *Coronavirus is covered for Inpatient treatment as per policy wordings of the Product. †The amount of HealthReturns™ are indicative. ††5% discount from 4th policy year to 7th policy year. 10% discount from 8th policy year onwards, will be available at renewal. –Discount applied only on first policy year premium. #Discount will be available at renewal. % excluding premium for optional benefit(s) & taxes. T&C Apply.