How to earn HealthReturns™

Get Ready
- Download the Activ App
- Find out your Healthy Heart Score™
- Take the Health Assessment by calling our call centre and get the score. It indicates how healthy you are.

Get Active
- Improve Your Health by Getting Active”

Get Rewarded
- Earmark 30% of your premium as HealthReturns™ by just completing 13 Active Days™ every month
- Earmark 6% of your premium as HealthReturns™ by just completing 4 Active Days™ every month

Permanent Exclusions*
- War, act of foreign enemy, uprising, revolution, insurrection, military or usurped acts.
- Abuse or the consequences of the abuse of intoxicants or hallucinogenic substances.
- Cosmetic, aesthetic and re-shaping treatments & surgeries.
- Hearing aids, spectacles or contact lenses including optometric therapy.
- Psychotic or psychological disorders, mental disorders.
- Psychiatric or psychological disorders, mental disorders.
- Breach of law with Criminal Intent, intentional self-injury.
- Cataract, Hernia, Sinusitis, Joint replacement surgery, milita/r-y or usurped acts.
- War, act of foreign enemy, uprising, revolution, insurrection, military or usurped acts.
- Breach of law with Criminal Intent, intentional self-injury.
- Cataract, Hernia, Sinusitis, Joint replacement surgery, milita/r-y or usurped acts.

Waiting Periods & Co-payments*
- 30 days waiting period: In the 1st year of the policy cover there is a 30 days waiting period for any treatment, except an accidental injury.
- 2 year waiting period: For specific diseases/treatment like Cataract, Hernia, Smoker’s lesion, joint replacement surgery, varicose veins etc.
- Pre-existing disease waiting period: 6 months
- Mandatory 20% Co-Payment: For age of entry at 63 years and above

HealthReturns™ as a % of your premium

<table>
<thead>
<tr>
<th>Alarm/Health Score™</th>
<th>10%</th>
<th>12%</th>
<th>14%</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; 4</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>4-6</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>7-9</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>10-12</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
</tbody>
</table>

*This is an indicative list. Please refer to policy wordings for detailed list of exclusions and waiting periods.

Activ Assure – Diamond Plan

- Comprehensive range of sum insured from ₹2 lakhs to ₹2 crores
- ‘No claim bonus’ of 10% for every claim-free year
- 586 day care procedures covered
- Long term discount: 5% - For 2 year policy
- 10% - For 3 year policy
- Family floater policy: 5% - 2-3 member Multi Individual Policy
- 10% - 4+ members Multi Individual Policy

Eligibility and Coverage:
- Individual policy: Minimum entry age 5 yrs and there is no maximum age of entry
- Family floater policy:
  - We cover up to 6 members (2 Adults + 4 Children) comprising of Self, Spouse and Dependent children (up to 25 yrs) in a single policy
  - Dependent children from 91 days to 5 yrs will be covered only if one adult is covered in the floater policy
  - There is no maximum age of entry

Contact us:
1800-270-7000
adityabirlacapital.com


PROTECTING your health is our priority, while we also protect your finances. Activ Assure – Diamond Plan

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*Conditions apply

Please ensure your advisor for additional optional covers

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Activ Assure: Diamond - Your partner in health

Make the right choice by selecting a partner who cares for your health. From timely health check-ups to hospitalization care and so much more, this is a plan that’s designed to comprehensively take care of the most important aspect of your life - your health.

Key Benefits of the Plan

**Sum Insured Options**

Wide range of Sum Insured from 2 lakhs - 2 crores

**Cashless Treatment**

Get admitted to one of the hospitals in our network and avail cashless treatment facility.

**150% Reload of Sum Insured**

Even if your Sum Insured gets exhausted, we will reload your Sum Insured amount by another 150%.

**586 Day Care Procedures**

We cover you for 586 listed day care procedures even if hospitalization is less than 24 hours.

**Ayush Medical Treatments**

Covers treatments given under Ayurveda, Unani, Siddha, Yoga & Naturopathy and Homeopathy systems.

**HealthReturns™**

Earn up to 30% of your premium as HealthReturns™

**Discounts on Premiums**

7.5% - For 2 year policy
10% - For 3 year policy
5% - 2-3 member Multi Individual Policy
10% - 4 or more members Multi Individual Policy

**Emergency Assistance Services**

Domestic & International emergency assistance including Air Ambulance.

**Active Assure: Diamond Plan - Product Features**

<table>
<thead>
<tr>
<th>Policy Term</th>
<th>Sum Insured (SI)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-2 years</td>
<td>2 lakhs, 3 lakhs, 4 lakhs, 5 lakhs, 7 lakhs, 10 lakhs, 15 lakhs, 20 lakhs, 25 lakhs, 30 lakhs, 40 lakhs, 50 lakhs, 75 lakhs, 100 lakhs, 150 lakhs, 200 lakhs</td>
</tr>
<tr>
<td>3 years</td>
<td>2 lakhs, 3 lakhs, 4 lakhs, 5 lakhs, 7 lakhs, 10 lakhs, 15 lakhs, 20 lakhs, 25 lakhs, 30 lakhs, 40 lakhs, 50 lakhs, 75 lakhs, 100 lakhs, 150 lakhs, 200 lakhs</td>
</tr>
</tbody>
</table>

**Basic Covers**

- In-patient Hospitalization
  - Covered

- Room Type
  - Single Private A/C Room - for SI 1.5 lakhs and above
  - Single Private A/C Room - for SI 1.5 lakhs and above (Upgradeable to next level, only if Single Private A/C Room is not available)
  - ICU Charges
    - 2% of SI per day - for SI 2 lakhs, 3 lakhs and 4 lakhs
    - Up to SI 5 lakhs and above - for SI 5 lakhs and above

- Pre-hospitalization Medical Expenses
  - 30 days

- Post-hospitalization Medical Expenses
  - 60 days

- Day Care Treatment
  - 586 listed procedures covered up to SI

- Domiciliary Hospitalization (Home Care)
  - Up to 10% of SI

- Road Ambulance Cover per event
  - +1,500 - for SI 2 lakhs, 3 lakhs, 4 lakhs
  - +2,000 - for SI 5 lakhs, 7 lakhs
  - +2,500 - for SI 10 lakhs, 15 lakhs
  - +3,000 - for SI 25 lakhs, 35 lakhs
  - +3,500 - for SI 50 lakhs, 75 lakhs
  - +4,000 - for SI 75 lakhs, 100 lakhs

- Organ Donor Expenses
  - Covered up to SI

- Reload of Sum Insured
  - Up to 150% of SI, Max up to 50 Lacs

- Ayush
  - In-patient hospitalization
    - +15,000 - for SI 2 lakhs, 3 lakhs, 4 lakhs
    - +20,000 - for SI 5 lakhs, 10 lakhs
    - +30,000 - for SI 15 lakhs, 20 lakhs
    - +40,000 - for SI 30 lakhs, 40 lakhs
    - +50,000 - for SI 50 lakhs, 75 lakhs
    - +75,000 - for SI 100 lakhs, 150 lakhs

- vaccination Cover
  - Up to ₹10,000 (Applicable for SI of 1 crore and above)

**Additionl Benefits**

- No Claim Bonus
  - 10% of SI per annum, max up to 50% of SI

- Health Check-up Program
  - Annual

- Second E-Opinion on Critical Illnesses
  - Available for 15 listed Critical Illnesses

- Domestic & International Emergency Assistance Services
  - Available

*Discounts on Premiums are applicable to all policies except for combined illnesses.
*HealthReturns™ is a feature offered by the Company subject to a separate healthreturns policy.
*Second E-Opinion is available under specific conditions.
*Domestic & International Emergency Assistance Services are available subject to the policy terms and conditions.