

## Activ One MAX Annexure III - Product Benefit Table

This document will offer you a clear summary of your health insurance coverage including in-built and optional covers, details of our unique health management program as well as waiting period information.



### Product Benefit Table

Entry Age (Adult)	Minimum - 18 Years, Maximum - No capping
Entry Age (Child)	Dependent Child (Floater / Multi Individual) - 91 Days to 25 Years Individual – minimum age of entry - 5 Years
Policy Type	Individual & Floater
Tenure	1 / 2 / 3 Years
Family Definition	Up to 2 Adults, 4 Children
Premium - 3 Zones	Zone 1, 2 & 3
Premium Type	Age Banded
Relationship Covered	<b>Individual:</b> Self, legally married spouse or live-in partner (same or opposite sex), son, daughter, brother, sister, grandson, granddaughter, son-in-law, daughter-in-law, brother-in-law, sister-in-law, nephew, niece, parents and parents-in-law <b>Floater:</b> Self, legally married spouse or live-in partner (same or opposite sex), dependent Children (Natural / legally adopted), Parents and Parents-in-law
Base Sum Insured (INR)	2 Lacs, 3 Lacs, 4 Lacs, 5 Lacs, 7 Lacs, 10 Lacs, 15 Lacs, 20 Lacs, 25 Lacs, 50 Lacs, 75 Lacs, 1 Crore, 2 Crores, 3 Crores, 4 Crores, 5 Crores, 6 Crores



### In-built Covers

<b>Hospitalization Treatment</b>	Room Rent	Actuals up to Base Sum Insured
	ICU Charges	Actuals up to Base Sum Insured
	Road Ambulance Cover (per hospitalization)	Actuals up to Base Sum Insured
	Day Care Treatments	Actuals up to Base Sum Insured
	Modern Procedures / Treatments	Actuals up to Base Sum Insured for listed procedures
	HIV / AIDS and STD Cover	Actuals up to Base Sum Insured
	Mental Illness Hospitalization	Actuals up to Base Sum Insured
	Obesity Treatment	Actuals up to Base Sum Insured
<b>Pre-Hospitalization Expenses (up to Base Sum Insured)</b>	90 Days	
<b>Post-Hospitalization Expenses (up to Base Sum Insured)</b>	180 Days	
<b>Claim Protect (Non-Medical Expense Waiver)</b>	Non-payable items will be covered (all 4 lists of Annexure I)	
<b>Domiciliary Hospitalization</b>	Actuals up to Base Sum Insured	
<b>Home Health Care</b>	Actuals up to Base Sum Insured	
<b>AYUSH Treatment</b>	Actuals up to Base Sum Insured	
<b>Organ Donor Expenses</b>	Actuals up to Base Sum Insured	
<b>Annual Health Check-up</b>	Listed & Cashless	
<b>Super Reload</b>	Unlimited Refill	
	2 <sup>nd</sup> Claim Onwards - Unlimited Times (up to Base Sum Insured)	
<b>Super Credit (Increases Irrespective of Claim)</b>	100% of Base Sum Insured per year, up to 500% of Base Sum Insured (up to Max of INR 3 Crores under this benefit)	



## Health Management Program (In-built Covers)

<b>Health Assessment™</b>	Applicable once in a policy year undertaken at our Network Providers / Empanelled Service Providers on a cashless basis or on digital basis
<b>HealthReturns™</b>	Applicable up to 100% of the premium



## Optional Covers

<b>Reduction in Specific Disease Waiting Period</b>	2 Years to 1 Year
<b>Reduction in Pre-Existing Disease Waiting Period</b>	Option 1 - 3 Years to 2 Years Option 2 - 3 Years to 1 Year
<b>Room Rent Type Options</b>	Option 1 - Single Private Room Option 2 - Shared Accommodation
<b>Per Claim Deductible</b>	Option 1 - INR 15,000 Option 2 - INR 25,000
<b>Preferred Provider Network (PPN) Discount</b>	10% Discount Applicable
<b>Critical Illness Cover [Initial Waiting Period - 60 Days and Survival Period - 15 Days]</b>	Base Sum Insured Options - INR 10 Lacs, INR 15 Lacs, INR 20 Lacs and INR 25 Lacs
<b>Personal Accident Cover (Accidental Death, Permanent Total Disability, Permanent Partial Disability)</b>	Base Sum Insured Options - INR 10 Lacs, INR 15 Lacs, INR 20 Lacs, INR 25 Lacs, and INR 50 Lacs
<b>Chronic Care (Day 1 In-patient Hospitalization) Applicable for Listed Chronic Conditions:</b> 1. Diabetes 2. Hypertension 3. Asthma 4. Hyperlipidemia 5. COPD 6. Obesity 7. Coronary Artery Disease (PTCA done prior to 1 year)	Pre-Existing Disease Waiting Period and Initial Waiting Period will be waived for the listed chronic conditions
<b>Chronic Management Program (OPD)</b>	Applicable on Cashless Basis
<b>Cancer Booster:</b> 1. Covers Pre-Hospitalization and Post-Hospitalization medical expenses 2. Covers Day Care Treatment upto Sum Insured	Up to 100% of Base Policy Sum Insured
<b>Durable Equipment Cover:</b> 1. Ventilator 2. Wheelchair 3. Prosthetic Device 4. Suction Machine 5. Commode Chairs 6. Infusion Pump 7. Continuous Passive Motion Devices in case of Knee Replacement 8. Oxygen Concentrator	A combined sub-limit of INR 5 Lacs or up to Base Sum Insured, whichever is lower
<b>Compassionate Visit</b>	Up to INR 50,000 for two-way travel fare if hospitalization exceeds 10 days
<b>Second Medical Opinion for listed Major Illnesses</b>	Applicable
<b>Annual Screening Package for Cancer Diagnosed Patients</b>	INR 10,000 / Member / Policy Year



## Waiting Period - Inbuilt Cover

<b>Pre-Existing Diseases Waiting Period</b>	3 years
<b>Specific Diseases Waiting Period</b>	2 years
<b>Initial Waiting Period (Excluding Accidental Hospitalization)</b>	30 Days

Aditya Birla Health Insurance Co. Limited

Product Name: Activ One, Product UIN: ADIHLIP24097V012324

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