PROTECTING your health and finances with an affordable new-age plan.

Introducing Activ Assure Diamond - a plan that ensures you get new-age health features at an affordable cost.

- Double your Sum Insured in 2 years with Super No Claim Bonus*
- Modern Treatment methods covered for listed procedures
- Get Upto 150% Reload of Sum Insured, Max up to 50 Lacs[2]
- Earn Upto 30% of your monthly premium as HealthReturns™

AXIS BANK

Aditya Birla Health Insurance Co. Ltd.

ADITYA BIRLA CAPITAL

To cater to your ever changing health and protection needs, choose Activ Assure Diamond - an affordable plan with great features to ensure that you stay healthy and protected.

Key benefits of the plan:

Hospitalisation Benefits

150%

Modern Treatment Methods Covered

New-age Treatments such as Robotic Surgeries, Oral Chemotherapy, Balloon Sinuplasty covered

Upto 150% Reload of Sum Insured

Even if your Sum Insured gets exhausted, we will reload your Sum Insured amount by upto 150%, Max up to 50 Lacs[2]

No Room Rent Capping

For a Sum Insured of ₹7 lakhs or above

Hospitalisation Expenses Covered

Including illnesses and medically required procedures such as COVID-19.

Day Care Procedures Covered

Even if hospitalisation is less than 24 hours

Mental illness expenses covered

Hospitalisation due to mental illness

Wellness Benefits

30%

HealthReturns™

Earn up to 30% of your monthly premium as HealthReturns™

Health Coach

Get access to a health coach for better lifestyle management to take care of your chronic condition

Annual Health Check-up

Avail Annual Health Check-up benefit from Day 1

Comprehensive Coverage*

Super No Claim Bonus

Double your Sum Insured in 2 years[1]

Accidental Hospitalisation Booster

Get additional 100% Sum Insured in case of accidental hospitalisation (not available above 1Cr S.I.)

Cancer Hospitalisation Booster

Enhance cover by getting additional 100% Sum Insured in case of cancer hospitalisation (not available above 1Cr S.I.)

*Optional benefits

[1]Sum Insured doubles in case of no claim in 2 subsequent years, if policy is renewed without any break.

[2]Applicable in case of subsequent claims due to unrelated illnesses.

Activ Assure: Diamond Plan - Product Features

		Diamond
Basic Covers	Sum Insured	₹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
	In-patient Hospitalisation	Covered
	Room Type	₹2 lakhs, ₹3 lakhs, ₹4 lakhs S.I. – 1% of S.I. ₹5 lakhs S.I. - Single Private A/C Room ₹7 lakhs S.I. and above- Upto S.I.
	ICU Charges	₹2 lakhs, ₹3 lakhs, ₹4 lakhs S.I. – 2% of S.I. ₹5 lakhs and above S.I.- Upto S.I.
	Pre-hospitalisation Medical Expenses	30 days
	Post–hospitalisation Medical Expenses	60 days
	Day Care Treatment	586 listed Procedures, Covered up to S.I.
	Domiciliary Hospitalisation (Home Care)	Upto 10% of S.I.
	Road Ambulance Cover	S.I. upto ₹4 lakhs – ₹1500 S.I. ₹5 lakhs – ₹10 lakhs – ₹2000 S.I. ₹15 lakhs – ₹40 lakhs – ₹2500 S.I. ₹50 lakhs – ₹75 lakhs – ₹3000 S.I. ₹1 crore – ₹2 crore – ₹5000
	Organ Donor Expenses	Covered up to S.I.
	Reload of Sum Insured	Upto 150% of S.I., Max up to ₹ 50 lakhs
	Ayush (In-patient hospitalisation)	S.I. upto ₹4 lakhs – ₹15,000 S.I. ₹5 lakhs – ₹10 lakhs – ₹20,000 S.I. ₹15 lakhs – ₹40 lakhs – ₹30,000 S.I. ₹50 lakhs – ₹75 lakhs – ₹40,000 S.I. ₹1crore – ₹2crore – ₹50,000
	Daily Allowance"	₹2 lakhs, ₹3 lakhs, ₹4 lakhs S.I. – ₹500/day, Max 5 day per hospitalisation
	Vaccination Cover	Upto ₹10,000 (Applicable for S.I. ₹1crore and above)
Additional Benefits	No Claim Bonus	10% of S.I. per annum, Max upto 50% of S.I.
	Health Check-up Program	Annual
	Second E-Opinion on Critical Illnesses	Available for 15 listed Critical Illnesses
	Domestic Emergency Assistance Services (including Air Ambulance)	Available
	International Emergency Assistance Services (including Air Ambulance)	Available
Value Added Services	Health Assessment™	Available
	HealthReturns™	Available, Earned by ways of - Percentage of Premium earned through Healthy Heart Score™ and Activ Dayz™
	Health Coach	Available

Optional Covers	Reduction in PED Waiting Period	Option to reduce to 24 Months
	Unlimited Reload of Sum Insured	100% of S.I. (Unlimited times)
	Super No Claim Bonus	Additional 50% of S.I. per annum, Max upto 100% of S.I.
	Accidental Hospitalisation Booster (not available above ₹1crore S.I.)	100% of S.I.
	Cancer Hospitalisation Booster (not available above ₹1crore S.I.)	100% of S.I.
	Any Room Upgrade	Available with S.I. ₹5 lakhs
	Preferred Provider Network (PPN) Discount	10% Discount Available

How to earn HealthReturns™

Get Started

1

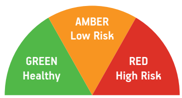
Download the Activ Health App

Know Your Health

2

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

3

Improve Your Health by Getting Active

1 Active Day = **10,000 steps per day or 300 calories burned or 30 minute gym session**

or do a fitness assessment test every six months.

Get Rewarded

- Earn up to 30% of your premium as HealthReturns™ by just completing 13 Activ Dayz™ every month
- Earn up to 6% of your premium as HealthReturns™ by just completing 4 Activ Dayz™ every month

Earn HealthReturns™ as a % of your premium

Activ Dayz™	Healthy Heart Score™		
	Green	Amber	Red
13+	30%	12%	6%
10-12	18%	7.2%	3.6%
7 - 9	12%	4.8%	2.4%
4 - 6	6%	2.4%	1.2%
0 - 3	0%	0%	0%

How to 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 fund for listed health contingency

*Conditions apply

Long term discount (Only in case of Single Premium Policies)	Family discount
Get 7.5% discount for a 2 year policy	Get 5% discount for a multi-individual policy for 2-3 members
Get 10% discount for a 3 year policy	Get 10% discount for a multi-individual policy for 4 or more members

Eligibility and Coverage

Minimum age at entry:

a. Dependent Children from Age - 91 days to 5 years covered only if one adult is covered under Family Floater Policy. In case of an Individual Policy, minimum age at entry is 5 years

b. Children up to 25 years can be covered under the floater as dependents

Maximum age at entry: No Maximum age at entry

Age is calculated as no. of years completed as on last birthday.

Waiting Period(s)

a. Listed Illness/Procedure Waiting Period: 24 Months

b. Initial Waiting Period: 30 Days (not applicable in case of accident and subsequent renewal)

c. Specified Disease/Procedure Waiting Period: 48 Months

d. Pre-existing Disease: 48 months

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

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