

Introducing **ACTIV YUVA**

Young India's health insurance, lets you earn up to **100% of your premium back as HealthReturns™** when you eat, move and heal!

HealthReturns™ = Healthy Heart Score™ + Active Dayz™

Green

Amber

Red

10,000 Steps Daily or 300 Calories in a Session Per Day

Boost your HealthReturns™ with EAT MOVE HEAL!*



Log any 2 meals for 21 days in a month

+10% HealthReturns™ Boost



7500-9999 average steps monthly or 250 average calories in 1 workout session in a month

+4 Active Dayz™



Log 7-8 hours sleep for 21 days in a month

+15% HealthReturns™ Boost

Via Activ Health App



Opt for **Unlimited Sum Insured**



Get **Worldwide Maternity Cover** even when you're single^{\$} (Optional)



OPD Cover **up to 5X** your base premium[^] (Optional)



Up to 11X Cover in 11 Years[@]



Pause Your Policy when you travel overseas²



Income Protect Cover during extended hospitalisation recovery (Optional)



**Healthy Har Din
Zindagi Win-Win**



In-built Covers

Benefits	What it means for you
Hospitalization Expenses (Minimum 2 Hours Hospitalization Required)	Room Rent Actuals up to Sum Insured (Any Room)
	ICU Charges Actuals up to Sum Insured
	Day Care Treatments Actuals up to Sum Insured for All Daycare Procedures
	Modern Procedures / Treatments Actuals up to Sum Insured for Listed Procedures
	HIV / AIDS and STD Cover Actuals up to Sum Insured
	Mental Illness Hospitalization Actuals up to Sum Insured
	Obesity Treatment Actuals up to Sum Insured
Emergency Services (Domestic Road & Air Ambulance)	Actuals up to Sum Insured
Pre-Hospitalization Expenses	90 Days (up to Sum Insured)
Post-Hospitalization Expenses	180 Days (up to Sum Insured)
Claim Protect (Non-Medical Expense Waiver)	Non-Medical Expenses / Non-Payable Items will be covered (All 4 Lists of Annexure I)
Domiciliary Hospitalization	Actuals up to Sum Insured
Home Health Care	Actuals up to Sum Insured
AYUSH Treatment	Actuals up to Sum Insured (Minimum 24 Hours Hospitalization Required)
Organ Donor Expenses	Actuals up to Sum Insured
Yuva Reload	First Claim: 2X Cover from Day 1 Subsequent Claims: Unlimited Refill (up to Base Sum Insured) Note: Not Applicable if Unlimited Sum Insured has been opted
Yuva Credit	Increases your Base Sum Insured by 100% per year of Renewal, up to a maximum of 1000% (11X in 11 Years) Note: Not Applicable if Unlimited Sum Insured has been opted
ON/OFF	Get up to 15% of your Base Premium back as Discount on Renewal by switching 'OFF' your policy through our mobile application when you are travelling abroad for a minimum of 15 days to a maximum of 90 days in a Policy Year. Note: Domestic Coverage is suspended during the 'OFF' period; however, you will still be able to earn HealthReturns™



Health Management Program (In-built Covers)

Benefits	What it means for you
Health Assessment™	Applicable Once in a Policy Year (Cashless (HA) / Digital (DHA) ³) through our Network Providers / Empaneled Service Providers
HealthReturns™	Earn up to 100% of your Premium back (Base Premium) as rewards for staying active Use HealthReturns™ for Hospitalization Expenses, OPD Expenses, Preventive and Wellness Activities, Health Wearable Device, Deductibles, Non-payable Claims, AYUSH Treatment, Discount on Renewal Premium, or to purchase another Retail Indemnity Policy
Booster For HealthReturns™	EAT: Get a 10% Booster on your earned monthly HealthReturns™ by logging 2 Meals/Day for 21 Days in a month on our mobile application MOVE: Earn 4 Bonus Active Days when: Earn 4 Bonus Active Dayz in a month if you maintain a Monthly Average of 7,500 to 9,999 Steps OR burn 250+ Calories per session (on days when you could not earn Active Dayz™) (Note: This benefit applies only when you have earned less than 23 Active Dayz in that month). HEAL: Get a 15% Booster on your earned monthly HealthReturns™ by recording 7 to 8 Hours of Sleep per day for 21 Days in a month via a suitable wearable device linked to our mobile application

Aditya Birla Health Insurance Company Limited

Aditya Birla Health Insurance Co. Limited. IRDAI Reg.153. CIN No. U66000MH2015PLC263677. Product name: Activ Yuva, Product UIN: ADIHLIP27047V012627. Advertisement UIN: ABHI/ONL/26-27/326. 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: adityabirlacapitalinsurance.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 Group Ltd (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). For more details on risk factors, terms & conditions please refer to the Policy Wording & prospectus before concluding sale. *HealthReturns™ are indicative and subject to individual performance based on Healthy Heart Score™ and Active Dayz™. Active Dayz™, Bonus Dayz, Boosters and Fitness Assessments are subject to eligibility, validation, caps and policy conditions. Bonus Active Dayz™ are credited only where the Insured Person(s) have earned less than twenty-three (23) Active Dayz™ in a month. EAT & HEAL boosters unlock only after you achieve a minimum of 4 Active Dayz™. Bonus Active Dayz™ will be calculated based on the average number of steps taken or calories tracked for days on which Active Dayz™ are not completed. Please refer to the list of compatible wearable devices with Our mobile application on Our website for the purpose of this benefit. ⁵Cover is limited to one delivery event and Surrogacy, ectopic pregnancy, stem cell harvesting/storage and non-medical expenses are not covered. For complete details on coverages, please refer to policy wording. ⁶Each category has an associated sublimit. ⁷Available only for adult insured members through our mobile app. TravelCredits are awarded only after timely submission and verification of valid travel documents. ³The assessment results are based on the details filled by the users on the app. ⁸Not applicable for unlimited Sum Insured. T&C apply.