Activ One MAX Plan

A health insurance plan that puts your health first

100% Health.
100% Health Insurance.

Key Features

*Up to 100% premium back as HealthReturns™ at renewals

^Up to 100% hospital bills covered

~Up to 100% refill of Sum Insured unlimited times

+No sub-limits on expenses

Get 6X cover by the 6th policy year#

Aditya Birla Health Insurance Co. Ltd.

ADITYA BIRLA CAPITAL
HEALTH INSURANCE

100% Health
100% Health Insurance

IN-BUILT COVERS

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

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

OPTIONAL COVERS

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