

Can you and your family get access to quality healthcare, in times of need?

Introducing Arogya Sanjeevani Policy - Aditya Birla Health Insurance, a plan that ensures you get the best health treatment in case of medical emergency, at an affordable premium.

- Cashless hospitalization in a wide network of hospitals
- All daycare procedures covered
- 5% Cumulative Bonus that increases sum insured for every claim free year
- Pre and post hospitalization expenses covered

Health Insurance

Aditya Birla Health Insurance Co. Limited

(A subsidiary of Aditya Birla Capital Ltd.)

ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING

Secure yourself and your family's tomorrow, today!

Today we all are aware that health emergencies are unpredictable. So it is essential to have a health insurance plan that not only protects you financially, but also comes with our assurance of providing access to quality healthcare, in times of need.

Key Features

Sum Insured Options

You can choose sum insured from Rs.1 lac to Rs.5 lacs as per your need.

Pre and Post Hospitalization Expenses^

We will cover your medical expenses not only during your hospitalization, but also from 30 days before hospitalization and 60 days after hospitalization.

AYUSH Treatment

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

All Daycare Treatments

We cover you for all day care treatments.

Cashless Treatment

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

Cumulative Bonus

5% increase in your sum insured for every claim free year.

^Where claim is accepted by the Company under In-patient hospitalization / Daycare treatment

Product benefits:

Policy Period	1 year

Benefits	Details
Sum Insured	INR 1 Lac, 1.5 Lacs, 2 Lacs, 2.5 Lacs, 3 Lacs, 3.5 Lacs, 4 Lacs, 4.5 Lacs, 5 Lacs • On Individual basis - Sum Insured shall apply to each individual family member • On Floater basis - Sum Insured shall apply to the entire family
Hospitalisation Expenses	Covered if admitted for a minimum of 24 consecutive hours or above. However, time limit of 24 hours is not applicable for Day Care Treatments
Pre- Hospitalisation Expenses	For 30 days prior to the date of hospitalisation
Post- Hospitalisation Expenses	For 60 days from the date of discharge from the hospital
Room Rent and Nursing Expenses	Covered up to 2% of the sum insured per day-maximum of Rs 5000 per day
Intensive Care Unit (ICU)/Intensive Critical Care Unit (ICCU)	Covered up to 5% of the sum insured per day-maximum of Rs 10,000 per day
Cataract Treatment	Covered up to 25% of sum insured or Rs.40,000, whichever is lower, per eye, under one policy year
AYUSH Treatment	Expenses incurred for in-patient treatment under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines shall be covered up to sum insured, during each Policy year as specified in the policy schedule
Cumulative Bonus	5% increase in your sum insured for every claim free year*

*Subject to maximum of 50% of sum insured. In the event of claim the cumulative bonus shall be reduced at the same rate.



Eligibility

Policy can be availed by persons between the age of 18 years and 65 years, as Proposer. Proposer with higher age can obtain policy for family, without covering self. Policy can be availed for Self and the following family members:

- Legally wedded spouse
- Parents and Parents-in-law
- Dependent Children (i.e. natural or legally adopted) between the age 3 months to 25 years. If the child above 18 years of age is financially independent, he or she shall be ineligible for coverage in the subsequent renewals.

Exclusions*

- War, act of foreign enemy, uprising, revolution, insurrection, military or usurped acts.
- Any expenses incurred on Domiciliary Hospitalization and OPD treatment.
- Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof.
- Treatments received in heath hydros, nature cure clinics, spas or similar establishments.
- Treatment taken outside the geographical limits of India.

Waiting Period* and Co-Payment

- **30 Days Waiting Period:** In the 1st year of the policy cover there is a 30 days waiting period for any treatment, except for claims arising due to an accidental injury. In case the insured person has continuous coverage for more than 12 months this exclusion will not apply.
- **Specific Waiting Period:**
  24 Months waiting period: Specific illnesses/treatments like Hernia, Piles, Cataract and age related eye ailments, Varicose veins etc.
  36 months waiting period: For joint replacement treatment or Age-related Osteoarthritis & Osteoporosis.
- **Pre-Existing Diseases Waiting Period: 36 months.**
- **Co-pay:** Mandatory 5% co-pay for all claims.

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

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Aditya Birla Health Insurance Co. Limited. IRDAI Reg.153. CIN No. U66000MH2015PLC263677.
Product Name: Arogya Sanjeevani Policy, Aditya Birla Health Insurance Co. Limited, Product UIN: ADIHLIP20170V011920. Advertisement UIN: ABHI/LF/19-20/2704. Address: 9th Floor, Tower 1, One Indiabulls Centre, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400013. Email: care.healthinsurance@adityabirlacapital.com, Website: adityabirlahealthinsurance.com, Telephone: 1800 270 7000, Fax: +91 22 6225 7700. For more details on risk factors, terms and conditions please read terms and conditions carefully before concluding a sale. Trademark/Logo Aditya Birla Capital is owned by Aditya Birla Management Corporation Private Limited. These trademark/Logos are being used by Aditya Birla Health Insurance Co. Limited under licensed user agreement.