

Active One MAX

100% Health. 100% Health Insurance

In a world where our well-being matters most, having a health insurance plan that truly aligns with your health & wellness goals is essential. Introducing the Activ One MAX Health Insurance plan by Aditya Birla Health Insurance — an all-encompassing health insurance coverage plan crafted to address your health and health insurance needs, comprehensively.

Enjoy exceptional features:

- Earn up to 100% HealthReturns on staying healthy for premium-free renewals.
- 100% non-medical expenses covered with Claim Protect.
- No Capping on hospitalization expenses like Room Rent, ICU Charges, Daycare Treatment, Road Ambulance and more.

UNIQUE FEATURES OF THE ACTIV ONE MAX PLAN

Up to 100% HealthReturns™

Apart from the adrenaline rush, a fit body and a fitter mind you get by staying active, Activ One also rewards you for adopting a healthier lifestyle! You can earn up to 100% of your premium back as HealthReturns™ by just walking 10,000 steps or burning 300 calories daily.

- [Click here to know more about HealthReturns.](#)

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Claim Protect (Non-Medical Expense Waiver)

Put aside your worries around Non-Medical Expenses accrued during your hospital stay. This feature ensures complete coverage of all Non-Medical Expenses listed in All 4 list of Annexure 1, so that you can focus on health and well-being, not the burden of unexpected expenses.

Super Reload

When uncertain times come knocking and you need more than your Sum Insured, this plan has got you covered. With Super Reload, you get Unlimited times refill up to Base Sum Insured from 2nd claim and onwards for all subsequent claims in a policy year.

Super Credit

Every positive step you take toward your family's health and well-being is acknowledged and rewarded! When you renew your policy each year, we enhance your coverage by adding 100% of Base Sum Insured per year, up to 500% of Base Sum Insured (maximum of 3 crores), irrespective of claims.

No Capping on Hospitalization Expenses

Why should you have to worry about what kind of room your policy covers or to what extent will ICU charges be reimbursed in a claim? With the no capping on Hospitalization expenses, expenses for **Room rent, ICU charges, Modern procedures/treatments, HIV/AIDS and STD cover, Mental illness hospitalization, Obesity treatment, Organ donor expenses, Domiciliary hospitalization, Home health care, AYUSH treatment, Road ambulance cover,** etc. are covered as per actuals up to Base Sum Insured.

Pre and Post Hospitalization Medical Expenses

Expenses for consultations, medicines or diagnostic tests before or after hospitalization will be covered for up to 90 days before hospitalization and up to 180 days after discharge from the hospital, once the hospitalization claim is accepted by us.

UNDERSTAND ACTIV ONE MAX PLAN BETTER

HealthReturns™

Did you know that by just walking 10,000 steps or burning 300 calories daily, you can earn up to 100% of your premium back in the form of HealthReturns™. Here's all that you need to know:

1. Complete your complimentary Health Assessment on our Activ Health App and generate your healthy heart score
2. Start your fitness journey to earn Active Dayz*
3. Earn HealthReturns™ based on accumulated Active Dayz and your Healthy Heart Score

*1 Active Dayz = Walking 10,000 steps daily or burning 300 calories a day

HealthReturns™ can be used to pay your premium from the first renewal of your policy. Furthermore, they can be utilized for buying medicines or for surgical interventions which are not covered due to a waiting period or exclusions as per policy documents.

[Click here to know more about HealthReturns.](#)

Health Assessment

Evaluate and access your MER (Medical Examination Report) on demand including BP (Blood Pressure), BMI (Body Mass Index) HWR, Smoking Status, Blood Sugar, and Total Cholesterol with a complimentary Health Assessment feature on our Activ Health app. On getting a Healthy Heart Score, you become eligible for multiple rewards

Super Credit

When you successfully renew your policy on a timely basis, you will be eligible to earn a Super Credit i.e., a 100% increase in your Base Sum Insured per year without any associated increase in premium up to 500% of Base Sum Insured (max of INR 3 crore). This is irrespective of a claim in a policy year.

Super Reload of Sum Insured

Your policy will be your friend in times of need with the Super Reload feature. If your Base Sum Insured, inclusive of the accumulated Super Credit, is exhausted/insufficient for covering a claim, we will provide refill of Sum Insured available from 2nd claim and onwards up to 100% of Base Sum Insured unlimited number of times for all subsequent claims in a Policy year.

No Capping on Hospitalization Expenses

Why should you have to worry about what kind of room your policy covers or to what extent will ICU charges be reimbursed in a claim? With the no capping on Hospitalization expenses, expenses for **Room rent, ICU charges, Modern procedures/treatments, HIV/AIDS and STD cover, Mental illness hospitalization, Obesity treatment, Organ donor expenses, Domiciliary hospitalization, Home health care, AYUSH treatment, Road ambulance cover,** etc. are covered as per actuals up to Base Sum Insured.

Claim Protect

Listed Non-Payable Items (All 4 lists of Annexure I) usually make up 10-20% of the total hospital bill amount during hospitalization. With Claim Protect, these expenses are included in the coverage, ensuring that you don't have to worry about unexpected out of pocket expenses.

Know list of expenses here – Claim Protect (All 4 list of Annexure I)

Modern Procedures/Treatments

If in the future, you need to undergo a treatment which requires the use of advanced technologies or robotic surgeries, you need not worry about the medical expenses.

The Activ One MAX Health Insurance Plan provides coverage for listed modern treatment methods like Robotic surgeries, Oral chemotherapy, Stem cell therapy and more as a part of In-patient hospitalization or Daycare treatments.

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In-Patient Hospitalization Treatment

In case of a planned treatment or an unforeseen emergency which leads to hospitalization for more than 24 hours, this plan will cover expenses like room rent, doctor's fees, operation theater expenses, medicines, drugs and other consumables as actuals up to Base Sum Insured.

Pre and Post Hospitalization Medical Expenses

Expenses for consultations, medicines or diagnostic tests before or after hospitalization will be covered for up to 90 days before hospitalization and up to 180 days after discharge from the hospital, once the hospitalization claim is accepted by us.

Day Care Treatment

Due to advancements in medical science, certain medical procedures like dialysis, may not require a 24-hour hospitalization. All such procedures will also be covered under this plan.

Domiciliary Hospitalization

For the times when you may consider taking medical treatment at home rather than at a hospital (if one cannot be moved to the hospital or in situations where no hospital beds are available), we would want you to receive the best quality treatment. With Activ One MAX, you can get covered, up to Base Sum Insured, for medical treatment at home for a period exceeding at least 3 consecutive days which would otherwise have necessitated hospitalization.

Road Ambulance Cover

We will ensure there is no roadblock to providing you speedy and quality treatment by covering ambulance costs up to the Base Sum Insured.

Organ Donor Expenses

All medical expenses for organ transplantation ranging from harvesting organs to transplantation surgeries will be covered as per the Base Sum Insured for the donor.

AYUSH Treatment

Your Activ One plan will cover medical expenses incurred towards In-patient Hospitalization under AYUSH (Ayurveda, Yoga, Naturopathy, Unani, Siddha, and Homeopathy). We will cover reasonable and customary charges up to Base Sum Insured.

Mental Illness Hospitalization

Mental well-being is as crucial as physical health. With Activ One MAX, hospitalization as well as Pre- and Post-hospitalization Expenses for Mental Illnesses are covered up to Base Sum Insured. Focus on holistic health and enjoy peace of mind!

- Please note that the mental illness needs to be clinically significant and should not be related to intentional self-inflicted injury or attempted suicide by any means.

Obesity Treatment

Obesity can be a deterrent to leading a healthy and productive life. It can also have a negative impact on your physical and mental well-being. Hence, medical expenses for Bariatric Surgery, if found to be medically necessary on the written advice of a medical practitioner, are covered under this plan. However, prior approval from us is mandatory before the surgery is performed.

Home Health Care Expenses

Avail home healthcare treatment for any illness/injury up to the Base Sum Insured on a cashless basis. This service can only be availed through our provider network/from empaneled service providers offering such facilities.

Annual Health Check-up Program

Do you skip your mandatory Annual Health Check-ups? We suggest you keep a tab on your health with a preventive listed health check-up, once per policy year for Insured person(s) **aged 18 years and above** on a cashless basis.

Chronic Care (Day 1 In-Patient Hospitalization) - Optional

Leave behind worries of mounting healthcare expenses and hospitalization due to chronic conditions. This benefit provides Day 1 In-Patient Hospitalization (No waiting period) for listed chronic conditions such as:

- Asthma
- Hypertension
- Hyperlipidemia
- Diabetes mellitus
- Chronic Obstructive Pulmonary Disease (COPD)
- Obesity
- Coronary Artery Disease (PTCA done prior to 1 year)

Chronic Care Management Program (OPD) - Optional

Illnesses can come knocking at any point in life, but we promise to be there with you at all times. Our Chronic Care Management Program (OPD) is specially designed to keep these lifestyle conditions in check and enable you and your loved ones to lead an empowered life.

Personal Accident Cover - Optional

Unforeseen events, which come in the shape of accidents and injuries, may often cause setbacks. With the personal accident cover, you can secure

yourself and your family from the financial implications of severe accidents. The payout under this cover will be as per the Personal Accident Sum Insured. Accidental Death, Permanent Total Disablement and Permanent Partial Disablement are covered under Personal Accident Cover.

Critical Illness Cover - Optional

Any critical illness poses a great risk. Along with physical and emotional stress, it can drain you financially. With this optional cover, you get covered for up to 20 listed critical illnesses.

A short survival period of 15 days is required following the initial diagnosis of a critical illness and an initial waiting period of 60 days is applicable.

Compassionate Visit - Optional

When you opt for this optional cover, in case of Hospitalization exceeding 10 days within a Policy Year at a non-home location, we'll cover the cost of a two-way travel fare up to INR 50,000.

Second Medical Opinion for listed Major Illness - Optional

You may feel the need to take a second opinion in case of major illnesses (such as cancer or kidney failure). We extend you the benefit of seeking a Second Medical Opinion for listed 27 Major Illnesses through our consortium of doctors and medical experts at our network hospitals.

Cancer Booster - Optional

Under this cover, you'll get additional coverage for medical expenses linked to "Cancer of Specified Severity" claims during hospitalization, including Pre and Post-hospitalization Expenses, along with coverage for Day Care Treatment expenses up to the sum insured.

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Annual Screening Package for Cancer Diagnosed Patients - Optional

When you choose this option, we will reimburse Medical Expenses of INR 10,000 per member per Policy for an Annual Screening Package, applicable to Insured Person(s) diagnosed with Cancer, provided certain conditions are met, including confirmation by a pathologist.

Durable Equipment Cover - Optional

You can opt for the Durable Equipment Cover to receive coverage for listed items such as Wheelchairs and Ventilators that are prescribed or recommended by a qualified healthcare professional. A combined sub Insured of INR 5 lacs or up to Base Sum Insured, whichever is lower, is applicable on this cover.

LIST OF EXCLUSIONS^A

1. Investigation & Evaluation (Excl-04)

Expenses solely for diagnostic evaluation; Non-related diagnostic expenses not incidental to current treatment

2. Rest, Cure, Rehabilitation and Respite Care (Code- Excl05)

Expenses for enforced bed rest admissions; Custodial care for daily living; Services for terminally ill individuals' needs.

3. Obesity/ Weight Control (Code- Excl06)

Self-initiated obesity surgery without the advice of a doctor; Inclusion criteria for surgery: BMI \geq 40, age > 18, clinical-protocol supported surgery; BMI 35+ with comorbidities like severe sleep apnea, coronary heart disease, Obesity-related cardiomyopathy, uncontrolled Type-2 Diabetes Mellitus covered after failed non-invasive weight loss methods.

4. Change-of-Gender treatments (Code- Excl07)

Expenses for changing body characteristics to opposite sex

5. Cosmetic or plastic Surgery (Code- Excl08)

Cosmetic/plastic surgery unless for reconstruction after Accident, Burn, Cancer, or to remove immediate health risk, certified by Medical Practitioner.

6. Hazardous or Adventure sports (Code- Excl09)

Treatment due to participation in hazardous/adventure sports, e.g., mountaineering, scuba diving, motor racing; Not limited to specified activities.

7. Breach of law (Code- Excl10)

Treatment resulting from Insured Person's criminal acts.

8. Excluded Providers (Code- Excl11)

Treatment from providers listed on website; Emergency care paid till stabilization, not full claim.

9. Treatment for, Alcoholism, drug or substance abuse or any addictive condition (Code- Excl12)

10. Treatments received in health hydros, nature cure clinics, spas or similar establishments (Code- Excl13)

11. Dietary supplements and substances (Code- Excl14)

Over-the-counter dietary supplements; Exceptions for prescribed supplements during hospitalization or day care

12. Refractive Error (Code- Excl15)

Treatment for refractive error < 7.5 dioptres

13. Unproven Treatments (Code- Excl16)

Unproven treatments, services, supplies lacking medical documentation

14. Sterility and Infertility (Code- Excl17)

Expenses for sterility, infertility treatments, contraception, assisted reproduction, gestational surrogacy, sterilization reversal.

15. Maternity Expenses (Code- Excl18)

Childbirth-related medical expenses (except ectopic pregnancy); Miscarriage expenses (unless due to accident) and lawful pregnancy termination.

16.Circumstantial Exclusion

Any illness or injury due to war, rebellion, armed resistance, acts of terrorism and nuclear or radiological emissions.

17.Behavioural Exclusions

Suicide/self-harm, illegal acts, injury from alcohol/intoxicating substance use, and non-prescription drug use.

18.Medical Exclusions

- Routine exams and check-ups, except as specified in Annual Health Check-up terms.
- Circumcisions, unless medically necessary or part of an illness or injury treatment plan.
- Conditions treatable on an outpatient basis without hospitalization
- Preventive care, vaccinations (except post bite), and physical/psychiatric/physiological examinations or testing
- External Abnormalities to a new-born baby
- Dental/oral treatment for natural teeth and gingiva, unless required during Hospitalization due to an Accident.
- Any form of AYUSH treatment, unless expressly mentioned in the policy document.

19.Prosthesis and Devices Exclusion

Hearing aids, spectacles, wigs, prosthesis, medical equipment, and cochlear implants, unless specified in optional coverage*- Durable Medical Equipment Cover.

20.Non-Medical expenses

Items listed in Annexure (I) Lists I, II, III, and IV are not covered unless they are part of in-patient hospitalization; this exemption does not apply if Claims Protect is included in the base benefit or opted as an optional cover* and specified in the Policy Schedule.

21.Activities and Profession Exclusions: Unrecognised Physician/Hospital

Treatment by unregistered practitioners, unlicensed and unauthorized practitioners' fees, and treatments by family members or resident practitioners without pre-approval.

22. Geographical Exclusion

Treatment taken outside India

Note- ^For the complete list of exclusions and details, refer to policy terms and conditions.

*Refer to your Policy Schedule for the applicability of the cover

ELIGIBILITY AND SPECIFICATIONS

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 & Family Floater
Tenure	1 / 2 / 3 Years
Family Definition	Up to 2 Adults, 4 Children
Relationship Covered	Individual: 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 Floater: Self, legally married spouse or live-in partner (same or opposite sex), dependent Children (Natural / legally adopted), parents and parents-in-law

WAITING PERIODS

Pre-Existing Diseases Waiting Period	3 years
Specific Diseases Waiting Period	2 years
Initial Waiting Period (Excluding Accidental Hospitalization)	30 days

Please add section 41 of Insurance Act, 1938.
Please add standard Product disclaimer,