



Activ Care - Table of Benefits

Product Name	Standard	Classic	Premier
Sum Insured (S.I.) Options Rs.	3L ,4L, 5L, 7.5L, 10L	3L ,4L, 5L, 7.5L, 10L	5L, 7.5L, 10L, 25L
Basic Covers			
In-patient Hospitalisation	Covered	Covered	Covered
Room Type	Shared Room	Shared Room	Single private AC room
ICU	Covered upto S.I.	Covered upto S.I.	Covered upto S.I.
Pre – hospitalization Medical Expenses	30 days (max 5% of total hospitalisation expenses combined for both pre & post hospitalisation)	30 days	30 days
Post – hospitalization Medical Expenses	60 days (max 5% of total hospitalisation expenses combined for both pre & post hospitalisation)	60 days	60 days
Day Care Treatment	586 Day care procedures covered	586 Day care procedures covered	586 Day care procedures covered
Domiciliary Hospitalization	Not Available	Covered up to 10% of S.I.	Covered upto S.I.
Road Ambulance Cover	upto Rs.2000/ Hospitalisation	upto Rs.2000/ Hospitalisation	"Network Providers - Covered upto Actual expenses Non- network Providers- Up to Rs 5000/ hospitalisation"
Organ Donor Expenses	Not Available	Covered upto 50% of S.I.	Covered upto S.I
Reload of Sum Insured	50% of S.I. once per year	100% of S.I. once per year	100% of S.I. once per year
Ayush (In-patient Hospitalization)	Not Available	Covered upto 10% S.I.	Covered upto 25% S.I.
Sublimit for listed illnesses	As specified in Appendix 1	As specified in Appendix 1	As specified in Appendix 1
Home Treatment	"S.I. 3L, 4L - Rs.25000 S.I. 5L and above - Rs.50000"	"S.I. 3L, 4L - Rs.25000 S.I. 5L and above - Rs.50000"	S.I. 5L and above - Rs.50000
Additional Benefits			
No Claim Bonus	10% of the S.I. at each renewal in respect of each claim free year of insurance, subject to maximum of 50%	10% of the S.I. at each renewal in respect of each claim free year of insurance, subject to maximum of 50%	10% of the S.I. at each renewal in respect of each claim free year of insurance, subject to maximum of 50%
Domestic Emergency Assistance Services (including Air Ambulance)	Available	Available	Available
International Emergency Assistance Services (including Air Ambulance)	Available	Available	Available
OPD Treatment	Not Available	Not Available	Available upto Rs 2500 over and above SI
Care Benefits			
Health Assessment	once a policy year	once a policy year	once a policy year
Comprehensive Health Check-up	Not available	once a policy year (only for SI 5L,7.5L & 10L)	once a policy year
Health Coach	Available (2 sessions per year)	Available (only for SI 3L & 4L)	Not available
Personal Health Coach	Not available	Available (SI 5L & above)	Available

HealthReturns™	Available	Available	Available
Second E Opinion on major illnesses	Available	Available	Available
Health and Wellness discount	Available	Available	Available
Optional Care Benefits			
Nursing at Home	Qualified nurse (maximum upto Rs 1500/day for 15 days per policy year)	Qualified nurse (maximum upto Rs 1500/day for 15 days per policy year)	Qualified nurse (maximum upto Rs 1500/day for 15 days per policy year)
Lifestyle support equipment	Available As specified in Appendix 1	Available As specified in Appendix 1	Available As specified in Appendix 1
Portable medical equipment	Available As specified in Appendix 1	Available As specified in Appendix 1	Available As specified in Appendix 1
Advance Health Check-up	Available	Available	Available
Optional Covers			
Room Upgrade	From shared to single private A.C room	From shared to single private A.C room	From single private AC room to any room except suite & above
PPN Discount	10% discount applicable	10% discount applicable	10% discount applicable

Notes

- Eligibility and Coverage:
 - Minimum age at entry: 55 years
 - Maximum age at entry: 80 years
 - Age is calculated as no. of years completed as on last birthday.
- Family combination type: 1 Adult and 2 Adults (Self and Spouse only):
- Policy Type: The policy can be purchased on an Individual basis or a Family floater (Self and spouse only) basis.
 - In case of an Individual policy, each Insured Person under the policy will have a separate Sum Insured
 - In case of a floater Policy, one family will share a single Opted Sum Insured
 - Proposer may not necessarily be an insured member
- Relationships allowed between insured members under Individual, family floater combination- Self, legally married spouse as long as they continue to be married.
- In case of a family floater policy premium to be calculated on the basis of age of eldest member.
- Optional covers /Optional Care Benefits under family floater policies, if chosen, will be applicable to all members in the Policy. For Multi Individual policy, any Optional covers /Optional Care Benefits may be selected for any member.
- Renewal age: No limit
- Tenure (years) of Plan: 1yr, 2 yr.
- A long term discount of 7.5% on selecting a 2 years Policy. Long term discount will apply only in case of Single Premium Policies.
- Family Discount on multi-individual policy: 2 members in a policy – 5% discount on premium applicable.
- PPMC is mandatory in all plans as per Age and Sum Insured chosen.
- Initial waiting period (not applicable in case of accident and subsequent renewal): 30 days for all plans.
- 24 months Specific illness waiting period applicable for Classic Plan and Premier Plan. For Standard Plan, 24 month specific illness waiting period except 48 month waiting period for Joint Replacement Surgery.
- Pre - Existing Illness waiting period: 24 months (For all Plans).
- Sublimit for Standard plan: Cataract (per eye): up to Rs 25000.
- Co-payment:
 - Standard and Classic: 20% co pay for all Inpatient Hospitalization, Domiciliary, Ayush, Home Treatment and Day care claims
 - Premier: 10% co pay for all Inpatient Hospitalization, Domiciliary, Ayush, Home Treatment and Day care claims
- Nursing at Home, Home Treatment: The limit specified in the benefit table is a per Policy Year Limit. Applicable on a floater basis for a floater policy and applicable per life basis for an Individual policy.

APPENDIX I to Product Benefit Table

1	Disease specific policy year co payment for hospitalisation	Premier Plan
a	Cataract/ glaucoma (per eye)	20% co-payment with no additional policy level co pay
b	Cerebrovascular accident	
c	cardiovascular disease	
d	Cancer	
e	Treatment for Breakage of Bones	
f	Acute/Chronic renal failure	
g	All other major surgeries (as listed below)	
g.i	Intestinal Obstruction – Acute / Sub Acute / Chronic	
g.ii	Hepatobiliary Pancreatic Surgery	
g.iii	Gastro Intestinal Surgeries (Excluding cancer)	
g.iv	All Joint Replacement Surgery	
g.v	Hemi Ortho Plasty Surgeries	
g.vi	Surgery Related to Genito Urinary tract (Excluding cancer)	
g.vii	Surgery Related to Reproductive Tract (Excluding cancer)	

2. Lifestyle support equipment			
a	Equipment on Rental basis	Limit per Event Rs. (Maximum upto 30 days of usage rentals)	Policy year limit for Floater/ Policy year limit per life for Multi individual (Rs.)
1	Backrest cot/Semi fowler Bed	3000	5000
2	Full Fowler Bed	3000	
3	Air bed - Tubular	3000	
4	Wheel Chair	2000	
b	Equipment on Rental basis	Limit per Event Rs. (Maximum upto 30 days of usage rentals)	
1	Arjo Huntleigh- Nimbus mattress	15000	15000
2	ICU Bed	7000	
c	Equipment / Prosthetics Limit (Non Rental, Purchase basis)	Limit per Event Upto Rs.	Policy year limit for Floater/ Policy year limit per life for Multi individual (Rs.)
1	Walker	1500	3500
2	Belts	500	
3	Collar	250	
4	Caps	250	
5	Splints	250	
6	Braces	1000	
7	Stockings	1000	
8	Crutches	1200	
9	Commode Chair	1500	
10	Grab Bar	1500	

3. Portable medical equipment			
a	Equipment on Rental basis	Limit per Event Rs. (Maximum upto 30 days of usage rentals)	Policy year limit for Floater/ Policy year limit per life for Multi individual (Rs.)
1	Oxygen Concentrator	3000	5000
2	Oxygen Cylinder	1500	
3	CPAP	3500	
4	Bi-Level PAPs / Non Invasive Ventilators	5000	
5	Suction Apparatus	1000	
6	Multipara monitor	3500	
b	Equipment on Rental basis	Limit per Event Rs. (Maximum upto 15 days of usage rentals)	Policy year limit for Floater/ Policy year limit per life for Multi individual (Rs.)
1	Ventilators	20000	20000

4	Sublimit for listed illnesses at policy level	Standard	Classic	Premier
1	Alzheimer's disease	₹3000	₹5000	₹25000
2	Anterograde amnesia			
3	Anxiety disorder			
4	Bipolar disorder			
5	Huntington's disease			
6	Obsessive-compulsive disorder (OCD)			
7	Panic disorder			
8	Psychosis			
9	Retrograde amnesia			
10	Schizophrenia			
11	Other Mental Illnesses			