

# Health Insurance

## Aditya Birla Health Insurance Co. Limited

(A subsidiary of Aditya Birla Capital Ltd.)



# ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING



21-21-0027847-00

Mr. Rakesh Kumar Gupta  
133/231/27  
Sarai Durvijay Ganj  
Lucknow  
UTTAR PRADESH  
India  
226004  
9335903166  
04/06/2021

Dear Mr. Rakesh Kumar Gupta,

Welcome to the journey of Health and Wellness with Aditya Birla Health Insurance.

We thank you for entrusting us with your Health Insurance needs and choosing Activ Health plan as your preferred choice. It is our pleasure to have you as a valued customer.

With a vision and commitment to put our customers' 'Health First', we have created this plan that would help you gain more out of your health journey. Here are some of the important features that come as part of your plan:

- Earn up to 100% of your premium as HealthReturns™
- Get covered from Day 1 for chronic illnesses like Asthma, High Blood Pressure, High Cholesterol, Diabetes
- Modern treatment methods covered like stem cell therapy, robotic surgeries, oral chemotherapy and more
- Speak to an Expert Health Coach for nutritional, mental or homeopathy consultation
- Double your Sum Insured in 2 years with No Claim Bonus

For more benefits and details, read further. In case of any assistance, you can connect with us via the following channels:



WhatsApp:  
Send 'Hi' on  
+91 8828800035



Call:  
1800-270-7000 to  
speak  
to an executive



Email:  
[care.healthinsurance@adityabirlacapital.com](mailto:care.healthinsurance@adityabirlacapital.com)

We assure you of the best customer service always.

Looking forward to a long and successful journey ahead!

Warm Regards,

Mayank Bathwal  
Chief Executive Officer  
Aditya Birla Health Insurance Co. Limited.



Scan QR Code  
to download the App

Aditya Birla Health Insurance Co. Limited

(T) 1800 270 7000

[care.healthinsurance@adityabirlacapital.com](mailto:care.healthinsurance@adityabirlacapital.com) | [www.adityabirlahealthinsurance.com](http://www.adityabirlahealthinsurance.com)

Product Name: Activ Health, Product UIN: ADIHLIP21574V032021. 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 Metropolitan Life Limited (Formerly known as MMI Group Limited). These trademark/Logos are being used by Aditya Birla Health Insurance Co. Limited under licensed user agreement(s).

Registered Office:

9th Floor, Tower 1, One World Centre, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400013.

CIN: U66000MH2015PLC263677

IRDAI Registration No. 153

# Health Insurance

## Aditya Birla Health Insurance Co. Limited

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CAPITAL**

PROTECTING INVESTING FINANCING ADVISING

### Activ Health - Policy Schedule

Policy Issuing Office	Aditya Birla Health Insurance Co.Limited, 7th Floor, Modi Business Centre,Kasarvadavali,Thane(W)- 400615	Policy Servicing Office	1st Floor, Plot No. 7, Park Road, Lucknow, ,Lucknow,UTTAR PRADESH,226001
Intermediary Name	Gennext Insurance Brokers Pvt. Ltd. Lukhnow	Intermediary Code	2200050
Intermediary Contact Details	8980022221	Intermediary E- mail ID	mis@gennextinsurance.com
Toll Free Number	18002707000		

#### I. Details of Policyholder

Policyholder Name	Mr. Rakesh Kumar Gupta
Policyholder Address	133/231/27 Sarai Durvijay Ganj Lucknow, 226004, Lucknow, UTTAR PRADESH
Contact Number	Mobile Number: 9335903166 Emergency/Alternate Contact Number: NA WhatsApp No, if different from Mobile Number: NA
Email ID	katawalaagencies@rediffmail.com

#### II. Policy Details

Product Name	Activ Health	Plan Name	Platinum - Enhanced
Policy Number	21-21-0027847-00		
First Policy Start date with ABHI	03/06/2021		
Start Date of Policy & Time	00:00 hrs on 03/06/2021	Expiry Date of Policy & Time	23:59 hrs on 02/06/2022
Policy Type	Individual	Policy Tenure (in years)	1
Policy Category	New Business		
Mode of Premium payment	Single		
Portability	NA	Previous Policy Number	NA
GSTN Number	NA	GSTN Account Type	NA

#### III. Insured Person's Details

Name of the Insured Person	Start date of Policy of Insured Person (in case of new member additions mid term)	Relationship with Policyholder	Member ID	Age	Gender	DOB	Pre-existing Diseases (if applicable)	Start Date of First Policy with Us (applicable at policy renewal)
Mr Rakesh Kumar Gupta	NA	Self	000621445811	61	Male	02/01/1960	NA	NA
Mrs Vishwa Mohini Gupta	NA	Spouse	000621445812	57	Female	15/12/1963	NA	NA
Mr Varun Gupta	NA	Dependent Son	000621445813	26	Male	26/10/1994	NA	NA

Continued.....

Applicability of Chronic Management Program (Available for Platinum, Essential, Enhanced and Premiere Plan only)			Sum Insured	Zone Category	Eligible Room Category		Cumulative Bonus	
Chronic Condition	Waiting Period from Start Date of First Policy	Start date of coverage			Room Type	ICU Charges	%	Amount
NA	NA	NA	500000	Zone - III	Single Private A/c	upto SI	NA	NA
NA	NA	NA	500000	Zone - III	Single Private A/c	upto SI	NA	NA
NA	NA	NA	500000	Zone - III	Single Private A/c	upto SI	NA	NA

(for policies Renewed with Us, the Start date of the first Policy with Us will also be displayed against each Insured Person).

Inbuilt Premiere Benefit (Applicable only to Platinum - Premiere Plan)			
Name of the Insured Person	Personal Accident Cover (AD,PTD)	Critical Illness Cover	International Coverage for major illnesses
Mr Rakesh Kumar Gupta	NA	NA	NA
Mrs Vishwa Mohini Gupta	NA	NA	NA
Mr Varun Gupta	NA	NA	NA

Optional Covers*								
Name of the Insured Person	Personal Accident Cover (AD,PTD)	Critical Illness Cover	International Coverage for major illnesses (available with base Sum Insured of 10L & above only)	PPN Discount	Waiver of mandatory co-payment*	Maternity Expenses	OPD Expenses	Hospital Cash Benefit
Mr Rakesh Kumar Gupta	NA	NA	NA	NA	NA	NA	NA	NA
Mrs Vishwa Mohini Gupta	NA	NA	NA	NA	NA	NA	NA	NA
Mr Varun Gupta	NA	NA	NA	NA	NA	NA	NA	NA

\* Personal Accident Cover (AD,PTD), Critical Illness Cover, International Coverage for Major Illnesses, Waiver of mandatory co-payment, Maternity Expenses, OPD Expenses, Hospital Cash Benefit as Optional covers are not applicable for Platinum Premiere Plan.

\*\* Waiver of co-payment is applicable for base benefit and not optional covers except PPN discount, if opted.

Name of the Insured Person	Special condition (if applicable)
Mr Rakesh Kumar Gupta	NA
Mrs Vishwa Mohini Gupta	NA
Mr Varun Gupta	NA

Name of the Insured Person	Pre existing details (if applicable)
Mr Rakesh Kumar Gupta	NA
Mrs Vishwa Mohini Gupta	NA
Mr Varun Gupta	NA

	HealthReturns <sup>TM1</sup> (Applicable for Renewal Policy)	
Name of the Insured Person	HealthReturns <sup>TM</sup> carried forward from Previous Year	Total HealthReturns <sup>TM</sup> available for utilization
Mr Rakesh Kumar Gupta	NA	NA
Mrs Vishwa Mohini Gupta	NA	NA
Mr Varun Gupta	NA	NA

<sup>1</sup>Trademarks- Health Returns, Healthy Heart Score and Active Dayz are owned by MMI Group Limited and used under license by Aditya Birla Health Insurance Co. Limited.

## IV . Nominee Details

Nominee Name	Nominee Relationship with Policyholder	Nominee Contact Number
Vishwa Gupta	Spouse	9335903166

## V . Assignment clause

Assignment: This Policy has been assigned to: NA

Relationship with the Assignee: NA

Reason for Assignment: NA

## VI . Previous Insurer Details (Only applicable for Portability policies)

Name of Insured Person	Date of first enrollment	Previous Insurer	Previous Policy Number	Type of Cover	Total Ported Sum Insured (Sum Insured + Cumulative Bonus)	Waiting period waived off
Mr Rakesh Kumar Gupta	NA	NA	NA	NA	NA	NA
Mrs Vishwa Mohini Gupta	NA	NA	NA	NA	NA	NA
Mr Varun Gupta	NA	NA	NA	NA	NA	NA

	Product Name	Activ Health
	Product Features / Product Variants	Platinum
		Enhanced
	Sum Insured (Rs.)	2 Lac, 3 Lac, 4 Lac, 5 Lac, 6 Lac, 7 Lac, 8 Lac, 9 Lac, 10 Lac, 15 Lac, 20 Lac, 25 Lac, 30 Lac, 40 Lac, 50 Lac, 100 Lac, 150 Lac, 200 Lacs
I. Basic Covers	In-patient Hospitalization	Room Options upto S.I. - 3 L 1. Shared Room 2. Single Private A/C Room Room Options S.I. 4L and above 1. Shared Room 2. Single Private A/C Room 3. Any Room ICU Charges Upto S.I.
	Pre-hospitalization Medical Expenses	60 days
	Post-hospitalization Medical Expenses	180 days
	Day Care Treatment	Covered up to Sum Insured
	Domiciliary Hospitalization	Covered up to Sum Insured
	Road Ambulance Cover	Covered up to Actual Expenses per event in case of Network Providers Reimbursed up to Rs.5,000 per Hospitalization for Non-Network Providers
	Organ Donor Expenses	Covered up to Sum Insured
	Reload of Sum Insured	Available (Upto 100% SI)
	Super Reload	Not Available
	AYUSH Cover	Covered up to Sum Insured
	Mental Illness Hospitalisation	Covered up to Sum Insured
	Obesity Treatment	Covered up to Sum Insured
	Home Treatment	Covered up to Sum Insured
	Modern Treatment Methods and Advancements in Technologies	Upto Sum Insured for Listed Procedures
	Domestic Emergency Assistance Services (including Air Ambulance)	Available
	International Emergency Assistance Services (including Air Ambulance)	Available
	OPD Cover	15L and above Rs.1,000
	Post-hospitalisation Physiotherapy cover	Not Available
	Premium Waiver	1 Policy Year Premium Waiver, for detection of Listed Illnesses for adults 18 & above
	Co-payment for treatment in a Higher Zone	For SI 3 Lac and below Zone II to Zone I: 10% Zone III to Zone II: 15% Zone III to Zone I: 25% For S.I. 4L and above – Not Applicable
	Mandatory Co-payment	Not Applicable

II. Additional Benefits	Cumulative Bonus	Applicable on Sum Insured: 50% increase, Max up to 100% (Upto maximum of 1 Cr)
	Dental Consultation & Investigations	Available for S.I. 15 Lac and above
	Health Check- up Program	Available, Once in a policy year
	Second E-Opinion for Major Illnesses	Available
	Recovery Benefit	1% of Sum Insured, max of INR 10,000 (Consecutive 10 days of hospitalization due to accident)
III. Value Added Benefit	Chronic Management Program (OPD)	Available, As per Annexure 1
	Health Assessment <sup>TM</sup>	Available
	HealthReturns <sup>TM</sup>	Available, upto 100% of Premium
	Expert Health Coach	For S.I. 4 Lakhs and above: Available - Medical, Nutritional, Mental & Fitness, Mental Counselling session, Homeopathy tele consultation For S.I. 3 Lakhs and below: Available - Medical, Nutritional, Mental & Fitness
IV. Inbuilt Premiere Benefit (Applicable only to Platinum – Premiere Plan)	International Coverage for major illnesses	Not Available
	Personal Accident Cover (AD, PTD)	Not Available
	Critical Illness Cover	Not Available
V. Optional Covers	Personal Accident Cover (AD, PTD)	S.I.- 5L, 10L, 15L, 20L, 30L
	Critical Illness Cover	S.I.- 3L, 5L, 10L, 15L, 20L Survival Period - 15 days
	International Coverage for major illnesses	S.I.- 3 Cr/6 Cr, available with base S.I. of 10L & above only
	Preferred Provider Network (PPN) Discount	10% discount available
	Waiver of mandatory co-payment	Not Available
	Maternity Expenses	Available
	i Maternity Expenses	Normal delivery – Rs. 75,000 C section delivery Rs. 1,00,000
	ii New Born Baby Expenses	Covered upto Maternity Sum Insured
	iii Vaccination Expenses	Covered upto Maternity Sum Insured
	iv Stem Cell Preservation	Rs. 35,000, over and above Maternity Sum Insured

OPD Expenses	<p>OPD Limit : Rs. 5,000 to Rs. 20,000, in multiples of Rs. 1,000</p> <p>General Medical Practitioner/ Specialist Medical Practitioner: 10% of OPD Limit per visit, Medicine and Diagnostic: 50% of OPD Limit</p> <p>Road Traffic Accident Diagnostic (over and above OPD Limit):Rs. 10,000</p> <p>Cumulative Bonus applicable on Unutilized OPD Expenses*: 5% increase carry forward available for 12 months from the completion of policy year, up to No limit, No reduction on claim.*Not applicable for OPD limit for Road Traffic Accident diagnostics</p>
Hospital Cash Benefit	Rs. 500 to Rs. 5,000 in multiples of Rs. 500 A deductible of 24 hours shall apply under this Benefit.

#### VIII . Premium Details (Rs)

Basic Premium	Premium for Optional Covers (If Opted)	Loading (if applicable)	Discounts (if applicable)	CGST (9%)	SGST/UTGST (9%)	IGST (18%)	Other taxes/Cess (1%)	Total Premium
35704.13	NA	0.00	3570.41	2892.03	2892.03	NA	NA	37918.00


GST Registration No: 09AANCA4062G1ZL PAN Number :AANCA4062G Category: General Insurance SAC Code: 997133

The stamp duty of Rs.1 paid vide MH002366280202021M dated 20/07/2020, received from Stamp Duty Authorities vide Receipt No./GRASS DEFACE NO 0001461475202021 dated 17/08/2020, payment has been made vide Letter of Authorisation No. CSD/75/2020/1803/2020 dated 07/09/2020 from Main Stamp Duty Office

For and on behalf of Aditya Birla Health Insurance Co. Limited

Date : 04/06/2021

Place : Mumbai



Authorized Signatory



## Premium Certificate

We confirm the receipt of premium amount of INR 37918 as per below details paid by Mr Rakesh Kumar Gupta for Self and/or Family and/or Parents:

Policy Number:	21-21-0027847-00	Plan Name:	Platinum - Enhanced
Type of Plan:	Individual	Proposer Name:	Mr. Rakesh Kumar Gupta
Policy Start Date:	00:00 hrs on 03/06/2021	Policy End Date:	23:59 hrs on 02/06/2022

### Receipt Details:

Receipt Number	Receipt Amount	Instrument Number	Dated	Relationship	Payment Mode	Bank Name
R72158767	37918.00	pay_HHRUqSh7nLDS	01/06/2021	Self	RTGS/ NEFT	HDFC BANK

Mode of Premium payment

Year wise breakup of premium for the purpose of claiming Income Tax deduction u/s 80D (subject provisions of Income Tax Act) is provided as under:

Financial Year	Year wise proportionate Premium amount*
2021-22	37,918.00

\* Premium paid in cash and premium paid towards Personal Accident, Wellness Coach do not qualify for deduction u/s 80D. Further premium paid for person other than family member & parents (as defined under Income Tax Act) also don't qualify for deduction under section 80D.

Amount is rounded off to nearest rupee and is inclusive of all taxes and cesses as applicable. For exact premium, please refer to Section VIII of Policy schedule

### Note:

- The year wise deductions as mentioned above are as per provision of Section 80D and this would be subjected to the specified annual limits and other provisions as applicable for respective years as per applicable provisions of Income Tax Act.
- Deduction under section 80D of the Act is allowed to the person who pays premium out of his/her income chargeable to tax.
- Deduction under section 80D of the Act is available on realization of premium paid by Policyholder.
- Tax laws are subject to change and any such change could have a retrospective effect. This letter should not be construed as tax, legal or investment opinion from us. For specific suitability, you are requested to consult your tax advisor.
- This receipt must be surrendered to the company, in case of cancellation of this policy. In event of incorrect representation of this declaration the liability shall be upon the policy holder.

For and on behalf of Aditya Birla Health Insurance Co. Limited

Date : 04/06/2021

Place : Mumbai

Authorized Signatory

Aditya Birla Health Insurance Co. Limited. IRDAI Reg.153. CIN No. U66000MH2015PLC263677.

Product Name: Activ Health, Product UIN: ADIHLIP21574V032021.

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: adityabirlahealthinsurance.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 Metropolitan Life Limited (Formerly known as MMI Group Limited). These trademark/Logos are being used by Aditya Birla Health Insurance Co. Limited under licensed user agreement(s).

Contact us:  
1800 270 7000



ADITYA BIRLA  
CAPITAL

Active Health UIN: ADIHLIP21574V032021



Aditya Birla Health Insurance Co. Limited.



Toll Free No.: **1800 270 7000**

Website: [adityabirlacapital.com](http://adityabirlacapital.com)

Email: [care.healthinsurance@adityabirlacapital.com](mailto:care.healthinsurance@adityabirlacapital.com)

POLICY NO. **21-21-0027847-00**

Name	Membership No.	DOB	Blood Group
Mr. Rakesh Kumar Gupta	000621445811	02/Jan/1960	
Mrs. Vishwa Mohini Gupta	000621445812	15/Dec/1963	
Mr. Varun Gupta	000621445813	26/Oct/1994	

Aditya Birla Health Insurance Co. Limited. IRDAI Reg.153. CIN No. U66000MH2015PLC263677. Website: [adityabirlahealthinsurance.com](http://adityabirlahealthinsurance.com)  
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