

Health Insurance

Aditya Birla Health Insurance Co. Limited (A subsidiary of Aditya Birla Capital Ltd.)



PROTECTING INVESTING FINANCING ADVISING



What benefits does the plan offer?

Insurance top up for individuals aged between 51-55 years.



What's Covered?

- Pre-existing diseases are covered after waiting period of 4 years.
- Room rent restricted up to 1% of the SI subject to maximum 5000 per day for normal & double the normal room rent limit per day for ICU and all other charges accordance with the room rent restriction.
- No co-payment
- Road ambulance charges are covered upto Rs. 1000/- per incident in case of emergency.
- 527 Day Care Procedures are covered.
- Domiciliary Hospitalization is covered as defined in GHI Policy Wordings.
- Pre & Post Hospitalization period 30 & 60 days respectively.
- Internal congenital disease covered.
- 30 days waiting period is applicable.
- 2 years exclusion is applicable.



What's Not Covered / Exclusions

- OPD
- Dependents
- Pre-existing conditions
- Treatment directly or indirectly arising from or consequent upon war or any act of war
- Wilful or deliberate exposure to danger, intentional self-injury, non-adherence to Medical Advice.

For a full list of exclusions, please refer to the policy wordings.

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