

## **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?

Covers individuals aged between 36 to 50 years.



## What all does it cover?

- 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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