

Aviva Health Plus

India's first Health + Savings Plan 'with'
Guaranteed Returns even on claims



How about a health insurance plan that gives your premium money back.

With or without a claim.

Aviva Health Plus

A comprehensive health cum savings plan that guarantees return of your premium on maturity through:

- Guaranteed maturity benefit on the date of maturity even on claiming all the health benefits
- Provision of a Sum Assured on Death & Disability
- Comprehensive protection against 18 critical illnesses
- Hospitalization & surgical cash benefits
- Tax savings under 80C and 80D



What is special about Aviva Health Plus?

Is there a policy that gives you guaranteed returns on maturity even after **CLAIM**?

Giving maturity benefit that is higher than the added sum of annual premiums paid for individuals who are **45 years** or below at the age of entry?

Does any policy give Health Sum Assured of all covers up to **16.8 Lakhs** – One of the highest in the market?

Does any policy protect you against **18** Critical Illnesses and **37** Major Surgeries with Daily Cash on Hospitalization?

And provides Life Cover as well ???

What about tax savings u/s 80D, 80C & 10(10D)?

Key Features and Benefits



Entry Age: 18-55 years	Annual Premium - Rs 35,000 Fixed
Premium Payment Term (PPT) - 5 years	Policy Term - 10 years (Health benefits for first 5 years only, Life benefits for 10 years)
Guaranteed Maturity Benefit (<i>please refer maturity table</i>)	
• Rs. 215,985 to a 35 year old (123% of paid Premium)	• Rs. 182,630 to a 45 year old (104% of paid Premium)

	Benefit	Sum Assured (Rs)	Description
LIFE	Death Benefit (DB)	3,50,000	Payable over and above previous payments
	Accidental Death and Disability (ADD) Benefit	3,50,000	Payment for multiple accidents possible. Payable over and above Death Benefit in case of death
HEALTH	Sickness-only TPD (STPD) Benefit	3,50,000	One-time benefit (for first 5 years). Coverage against Total Permanent Disability due to sickness
	Critical Illness (CI) Benefit	3,50,000	One-time benefit (for first 5 years)
	Surgical Cash Benefit (SCB)	3,50,000	Multiple payments for different surgeries subject to an annual limit of Rs. 175,000 (for first 5 years)
	Hospital Cash Benefit (HCB)	Std/ High Care Ward –315,000	180 days of Hospitalisation for first 5 years 60 days of Hospitalisation per policy year Std/High care ward - Fixed benefit of Rs.1,750 per day 'and' ICU - Fixed benefit of Rs.3,500 per day
		ICU - 630,000	
	Sum Assured	23,80,000	

Aviva Health Plus - Unique Selling Propositions



- Same premium at all ages
 - Same benefit (Sum Assured) at all ages
 - Guaranteed maturity benefit. Return of more than 100% premiums for individuals up to entry age of 46 years irrespective of any claims. All insurance covers practically free of cost
 - Higher returns compared to purchase of 'Medi-claim' + 'Investment in Fixed Deposits'*
 - No investment risks
- No medical tests for individuals up to entry ages of 45 years
 - Highest non medical underwriting limits being offered across the industry
 - Independent Financial and Medical Underwriting limits. Previous policies issued not commuted
- Fixed benefit paid regardless of actual costs incurred
 - Entire benefit amount payable over and above any existing Medclaim policy (only duplicate bills required as proof of incidence)
 - Cashless claims settlement also possible through TTK Healthcare Services with balance benefit payable to policy holder
- Premium payments deductible from income u/s 80D and 80C
 - Cash benefits and returns on maturity exempt from tax u/s 10(10D)
 - Designed specifically for salaried employees who do not utilize their 80D benefits

**Please refer to appended IRR table, Maturity Table, examples and illustrations detailing benefit payouts*

IRR Illustrations



- Is this Product Expensive?? Are the returns less??
- The maturity benefit is higher than the added sum of annual premiums paid for all individuals who are 45 years or below at the age of entry
- Please find below the maturity benefit table for select ages:

Age at Entry	Age at Maturity	Annual Net Premium u/s 80C (Rs)	Annual Net Premium u/s 80D (Rs)	Total Annual Net Premium (Rs)	Service Tax (Rs)	Total Annual Premium (Rs)	Maturity Value	Maturity Amt as %age of	
								Net Premium	Total Premium
20	30	30,307	4,693	35,000	786	35,786	224,735	128%	126%
25	35	30,213	4,787	35,000	795	35,795	223,755	128%	125%
30	40	29,987	5,013	35,000	816	35,816	221,515	127%	124%
35	45	29,479	5,521	35,000	864	35,864	215,985	123%	120%
40	50	28,378	6,622	35,000	966	35,966	204,225	117%	114%
45	55	26,408	8,592	35,000	1149	36,149	182,630	104%	101%
50	60	23,551	11,449	35,000	1415	36,415	148,715	85%	82%
55	65	19,924	15,076	35,000	1752	36,752	100,030	57%	54%

ANNEXURE

AHP – Claims Registry Process

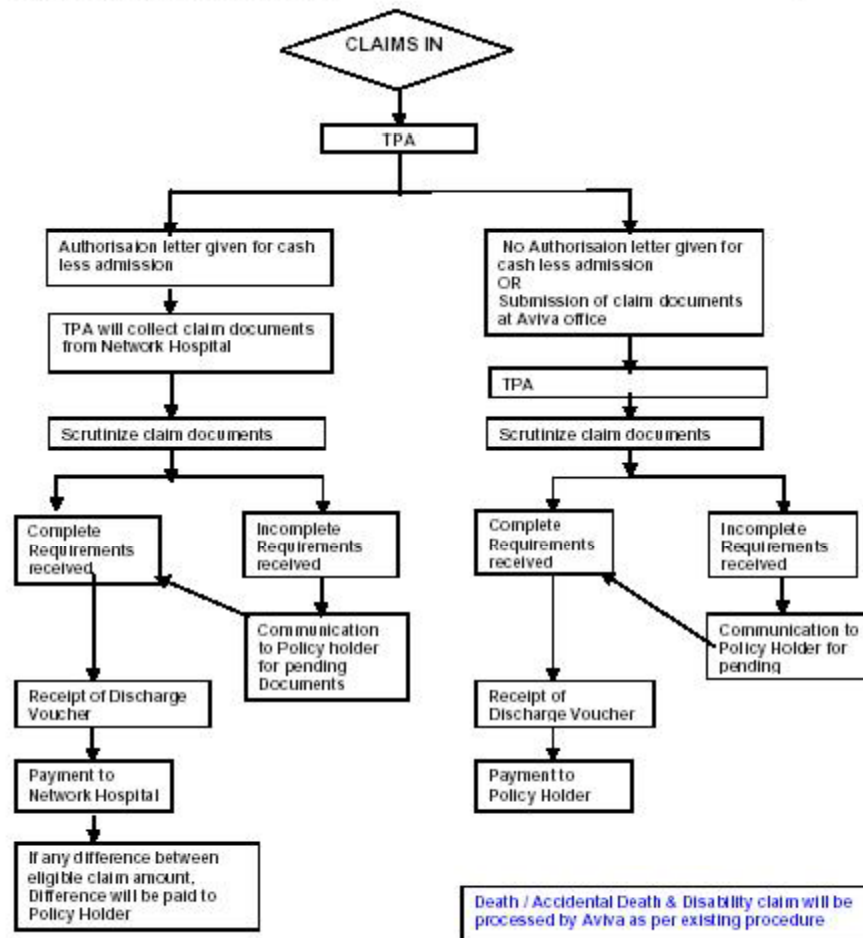


Claims Registry Process – Aviva Health Plus

Third Party Administrator (TPA) will provide the following to Insured members

- 1 ID Card
- 2 User Guide
- 3 List of Network hospitals

CLAIMS REGISTRY PROCESS



Premium Calculator



Age		Premium u/s 80C			Premium u/s 80D			Total Premium					Maturity and Returns		
Entry	Maturity	Annual Premium (Rs)	Service Tax (Rs)	Total Annual Premium (Rs)	Annual Premium under Sec 80D (Rs)	Service Tax under Sec 80D (Rs)	Total Annual Premium under Sec 80D (Rs)	Annual Premium (Rs)	Service Tax (Rs)	Total Annual Premium (Rs)	Total Base Premium over Payment Term	Total Premium over the Payment Term	Maturity Value	Maturity Amt as %age of	
														Base Premium	Total Premium
18	28	30,401	304	30,705	4,599	474	5,167	35,000	778	35,778	175,000	178,888	225,610	129%	126%
19	29	30,339	303	30,642	4,661	480	5,237	35,000	783	35,783	175,000	178,915	225,050	129%	126%
20	30	30,307	303	30,610	4,693	483	5,273	35,000	786	35,786	175,000	178,932	224,735	128%	126%
21	31	30,315	303	30,618	4,685	483	5,264	35,000	786	35,786	175,000	178,928	224,735	128%	126%
22	32	30,249	302	30,552	4,751	489	5,338	35,000	791	35,791	175,000	178,957	224,175	128%	125%
23	33	30,255	303	30,558	4,745	489	5,331	35,000	792	35,792	175,000	178,959	224,175	128%	125%
24	34	30,261	303	30,564	4,739	488	5,324	35,000	791	35,791	175,000	178,956	224,175	128%	125%
25	35	30,213	302	30,515	4,787	493	5,379	35,000	795	35,795	175,000	178,975	223,755	128%	125%
26	36	30,220	302	30,523	4,780	492	5,370	35,000	794	35,794	175,000	178,972	223,755	128%	125%
27	37	30,161	302	30,463	4,839	498	5,437	35,000	800	35,800	175,000	179,002	223,230	128%	125%
28	38	30,114	301	30,415	4,886	503	5,490	35,000	804	35,804	175,000	179,021	222,775	127%	124%
29	39	30,053	301	30,353	4,947	510	5,559	35,000	811	35,811	175,000	179,053	222,180	127%	124%
30	40	29,987	300	30,287	5,013	516	5,632	35,000	816	35,816	175,000	179,082	221,515	127%	124%
31	41	29,911	299	30,210	5,089	524	5,718	35,000	823	35,823	175,000	179,116	220,710	126%	123%
32	42	29,824	298	30,122	5,176	533	5,816	35,000	831	35,831	175,000	179,156	219,765	126%	123%
33	43	29,725	297	30,022	5,275	543	5,927	35,000	840	35,840	175,000	179,202	218,680	125%	122%
34	44	29,614	296	29,910	5,386	555	6,052	35,000	851	35,851	175,000	179,254	217,455	124%	121%
35	45	29,479	295	29,774	5,521	569	6,204	35,000	864	35,864	175,000	179,318	215,985	123%	120%
36	46	29,320	293	29,613	5,680	585	6,382	35,000	878	35,878	175,000	179,390	214,270	122%	119%
37	47	29,116	291	29,407	5,884	606	6,611	35,000	897	35,897	175,000	179,485	212,135	121%	118%
38	48	28,923	289	29,212	6,077	626	6,828	35,000	915	35,915	175,000	179,575	210,000	120%	117%
39	49	28,665	287	28,951	6,335	653	7,118	35,000	940	35,940	175,000	179,698	207,270	118%	115%
40	50	28,378	284	28,662	6,622	682	7,441	35,000	966	35,966	175,000	179,830	204,225	117%	114%
41	51	28,050	281	28,331	6,950	716	7,809	35,000	997	35,997	175,000	179,984	200,760	115%	112%
42	52	27,682	277	27,959	7,318	754	8,222	35,000	1031	36,031	175,000	180,154	196,840	112%	109%
43	53	27,265	273	27,538	7,735	797	8,691	35,000	1070	36,070	175,000	180,349	192,360	110%	107%
44	54	26,854	269	27,123	8,146	839	9,152	35,000	1108	36,108	175,000	180,540	187,740	107%	104%
45	55	26,408	264	26,672	8,592	885	9,654	35,000	1149	36,149	175,000	180,745	182,630	104%	101%
46	56	25,918	259	26,177	9,082	935	10,205	35,000	1194	36,194	175,000	180,972	176,960	101%	98%
47	57	25,382	254	25,636	9,618	991	10,807	35,000	1245	36,245	175,000	181,223	170,695	98%	94%
48	58	24,804	248	25,052	10,196	1050	11,457	35,000	1298	36,298	175,000	181,491	163,870	94%	90%
49	59	24,193	242	24,435	10,807	1113	12,143	35,000	1355	36,355	175,000	181,776	156,555	89%	86%
50	60	23,551	236	23,786	11,449	1179	12,864	35,000	1415	36,415	175,000	182,076	148,715	85%	82%
51	61	22,887	229	23,116	12,113	1248	13,610	35,000	1477	36,477	175,000	182,383	140,385	80%	77%
52	62	22,196	222	22,418	12,804	1319	14,386	35,000	1541	36,541	175,000	182,704	131,460	75%	72%
53	63	21,479	215	21,693	13,521	1393	15,193	35,000	1608	36,608	175,000	183,038	121,870	70%	67%
54	64	20,723	207	20,930	14,277	1471	16,042	35,000	1678	36,678	175,000	183,388	111,440	64%	61%
55	65	19,924	199	20,123	15,076	1553	16,940	35,000	1752	36,752	175,000	183,759	100,030	57%	54%

Case Scenarios 1 & 2



Scenario 1

Mr. Verma is 40 years old & has Aviva HealthPlus Plan. Unfortunately, in his 2nd year of PPT he gets a **heart attack**. He was hospitalized for 30 days; 10 days in ICU & 20 days in Special Ward.

Aviva HealthPlus Plan would provide Mr. Verma:

Claim amount of Rs.3,50,000 under CI benefit

Through HCB he would get:

- **Rs. 3,500/day for 10 days**
- **Rs. 1,750/day for 20 days**

At the end of the Policy Term, Mr. Verma is still eligible for a Maturity Benefit of $5.835 \times APE = \text{Rs.}2,04,225$, as against the premiums of **Rs. 1,75,000** ($APE \times 5$) that he had paid for 5 years.

Scenario 2

A few months later, in the same year Mr. Verma had to undergo a **Coronary Artery Bypass Surgery** also. He was hospitalized for 15 days in ICU.

It was because he owned Aviva HealthPlus Plan that Mr. Verma was able to claim an amount of **Rs. 1,75,000** under SCB.

Under HCB he could claim **Rs. 52,500** (3500×15 days).

At the end of the Policy Term, Mr. Verma is still eligible for a Maturity Benefit of $5.835 \times APE = \text{Rs.}2,04,225$, as against the premiums of **Rs. 1,75,000** ($APE \times 5$) that he had paid for 5 years.

Case Scenarios 3 & 4



Scenario 3

Mr. Verma in the 3rd year of the PPT needs to get a **Kidney Transplant** done. He is hospitalized for 15 days in ICU & 7 days in Standard Ward.

Aviva HealthPlus Plan would provide Mr. Verma:
Claim amount of **Rs. 1,75,000** under SCB benefit
Under HCB he would get:

- **Rs. 3,500/day for 15 days= Rs. 52,500**
- **Rs. 1,750/day for 7 days= Rs. 12,250**

At the end of the Policy Term, Mr. Verma is still eligible for a Maturity Benefit of $5.835 \times APE = \text{Rs. } 2,04,225$, as against the premiums of **Rs. 1,75,000 ($APE \times 5$) that he had paid for 5 years.**

Scenario 4

Mr. Verma in the 4th year of the PPT requires **Total Replacement of Elbow Joint**.

Aviva HealthPlus Plan would not provide Mr. Verma with the claim amount as he has already availed 100% of SA under SCB.

Frequently Asked Questions

FAQs

Frequently Asked Questions



Q. Is any loan available on the Aviva HealthPlus policy?

A. Loan on Aviva HealthPlus policy is not available.

Q. What are the different modes of premium payment, including charges applied for different modes of premium payment and quantum of sum assured, if any, permitted under Aviva HealthPlus?

A. Only yearly mode of premium payment under Aviva HealthPlus is allowed.

Q. Which all riders are available with Aviva HealthPlus plan?

A. No riders are attached to this plan.

Q. What is the % of Sum Assured paid under Surgical Cost Benefit (SCB)?

A. No more than 50% of the Sum Assured shall be paid in respect of all surgeries undergone in any one Policy Year and no more than 100% of the Sum Assured shall be paid in respect of all surgeries undergone throughout the Term of the benefit.

Q. Under SCB, will multiple payments for different surgeries be possible?

A. Yes. In the event of more than one injury resulting from any single accident, the life insured will be entitled to a single benefit, equal in amount to the highest benefit percentage associated with any of the injuries suffered.

Frequently Asked Questions



Q. Under Accidental Death and Disability (AD&D), is payment for disability suffered as a result of 2 different accidents possible?

A. Yes. But, if the total payout under AD&D Benefit as a result of disability due to accident equals 100% of the Sum Assured during the Term of the benefit, then AD&D Benefit will cease. However, the policy will continue.

Q. What is the maximum annual benefit given under SCB?

A. It is 5*AP.

Q. If Mr. X suffers from permanent and irrecoverable loss of the sight in both eyes as a result of an accident, then what Sum Assured will be payable on the first diagnosis of such a Critical Illness (CI)?

A. The Sum Assured shall become payable to Mr. X as a single lump-sum payment and thereafter CI Benefit would cease. However, the policy would continue.

Q. How many total number of days can the Hospital Cash Benefit (HCB) be availed by the policyholder during the time of hospitalization?

A. 180 days of hospitalisation for the entire Policy Term and 60 days of hospitalisation in a Policy Year.

Frequently Asked Questions



Q. Is premium returned under Aviva HealthPlus, if single or multiple claims are taken?

A. Yes.

Q. How many years do the health benefits last under Aviva HealthPlus?

A. 5 years for CI, SCB, STPD and HCB.

Q. What happens if an accident takes place during the waiting period?

A. All claims are payable, including SCB, HCB and AD&D that arise due to the accident.

Q. Under Aviva HealthPlus are all premiums and benefits the same across all ages?

A. Yes.

Q. Under Aviva HealthPlus is Return of Premium (ROP) the same across all ages?

A. No, it would depend on the age of the policyholder.

At entry age 46 all premiums are returned,

Below entry age 46 more than the sum of premiums is returned and

Above entry age 46 less than sum of all premiums is returned.

That means, younger the person more the % of ROP



AVIVA