



## When you have access to everything global, why should your healthcare be any different?

Introducing **Global Health Secure**, an international healthcover that gives you

- Protection from 16 major illnesses
- Go cashless across global network of hospitals outside of India
- International travel and accomodation expenses covered
- Organ donor expenses covered
- Visa documentation guidance

### Health Insurance

Aditya Birla Health Insurance Co. Limited



**ADITYA BIRLA  
CAPITAL**

1800-270-7000

# Global Health Secure - Your international healthcare cover.

In today's day and age, when everything we use and need in life is accessible to us globally, why should our healthcare options be any different? **Global Health Secure** has been introduced to provide the best international healthcare treatment to you and your loved ones, no matter where it is, outside India.

Global Health Secure covers the insured members against medical expenses arising from an international treatment for 16 major illnesses related to Cancer, Heart disease and more.

## Key Features



### International Cashless hospitalization

Releases the worry of arranging cash for treatment in network hospitals, at the preferred international destination.

### Post – hospitalisation medical expenses

Coverage for medical expenses upto 30 days incurred after hospitalization like prescribed medicines.



### Organ donor expenses

Covers surgery costs for organ transplantation in the preferred international destination.

### Travel expenses covered

Covers transportation from the place of residence to the international destination of treatment and back. For the insured person, accompanying attendant and living donor.



### Accommodation expenses covered

Accommodation for the insured person and/or accompanying attendant or the living donor are covered in the city of treatment.

### Visa documentation guidance

Get guidance concerning visa documentation for the purpose of any medically necessary treatment abroad.



### International second e-opinion for major illness

Avail an e-opinion from our panel of internationally available medical practitioners.

# 16 major illnesses covered



Cancer Treatment



Coronary Artery  
By-Pass surgery



Heart Valve  
Replacement



Major  
Organ Transplantation



Bone Marrow  
Transplant



Neurosurgery



Pulmonary artery  
Graft Surgery



Aorta Graft Surgery



Coronary Artery By-Pass  
surgery post occurrence  
of Myocardial Infraction



Surgical treatment  
for Stroke



Surgical treatment  
for Benign  
Brain tumor



Lung Transplant  
Surgery in case of  
End Stage Lung Disease



Kidney Transplant Surgery  
in case of End Stage  
Renal Failure



Skin grafting  
surgery for  
Major Burns



Surgical treatment  
of Coma



Surgery for  
Pheochromocytoma

## Global Health Secure – Product Benefits

### Basic Cover

|  |                   |
|--|-------------------|
| Sum Insured  | 300 Lac, 600 Lac  |
| Worldwide major illness In-patient Hospitalisation (outside India) | Up to Sum Insured |
| Post hospitalisation expenses                                      | 30 days           |
| Organ Donor Expenses   | Up to Sum Insured |
| Travel Expenses  | Up to Sum Insured |
| Accommodation Expenses   | Up to Sum Insured |
| Repatriation of mortal remains                                     | Up to Sum Insured |

### Additional Benefits

|  |           |
|--|-----------|
| International Second E-opinion for major Illness | Available |
| Visa documentation guidance                      | Available |

### PED Option

|                                      |                     |
|--------------------------------------|---------------------|
| Pre-existing Diseases Waiting Period | 24 / 36 / 48 Months |
|--------------------------------------|---------------------|

## Eligibility and Coverage

**Minimum age at entry:** 91 days

**Maximum age at entry:** 65 years

(Age is calculated as number of years completed as on last birthday.)

**Renewal age:** No limit

The policy can be purchased on an Individual or Multi-individual basis only, Floater cover is not available.

Please Note: All insured members under this policy shall mandatorily have a domestic (Indian) Health Insurance indemnity policy with Sum Insured of 10 Lakhs or above.

### Permanent Exclusions\*

- Hearing aids, spectacles or contact lenses including optometric therapy.
- Treatment for baldness, alopecia, wigs, toupees and similar treatment.
- Cosmetic, aesthetic & re-shaping treatments and surgeries.
- Abuse or the consequences of the abuse of intoxicants or hallucinogenic substances.
- Breach of law with Criminal Intent, intentional self injury.
- War, act of foreign enemy, uprising, revolution, insurrection, millatary or usurped acts.

### Long Term Discount

**For 2 year policy:** 7.5% of premium

**For 3 year policy:** 10% of premium

### Waiting Periods

**Initial Waiting period:** 30 days for all plans (not applicable in case of accident and subsequent renewal)

**Specific Illnesses Waiting Period:** 24 months

\*This is an indicative list. Please refer policy wordings and product benefit table for detailed list of exclusions, waiting period, detailed coverages and other T&C.

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

Product Name: Global Health Secure, Product UIN: ADIHLIP19051V011920. Advertisement UIN: ABHI/LF/19-20/2180.

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