

# Aviva Life Insurance Launches Smart Vitals: A First-of-its-Kind Fixed Health Benefit Plan with Wellness Rewards

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**Aviva India**, a leading private life insurance company, has announced the launch of the Aviva Smart Vitals plan, an individual non-linked, non-participating, pure risk health insurance fixed benefit plan that provides comprehensive protection against critical illnesses. The base sum insured starts at Rs 10 lakhs, with policyholders eligible to enhance coverage up to 2x the base sum assured through wellness-linked step-based rewards. Customers earn quarterly Wellness Additions of 2.5%, 5%, or 7.5% depending on their average daily steps.

The Smart Vitals plan provides a lump-sum benefit upon first diagnosis of any of the 49 covered critical illnesses and procedures. These include conditions such as cancer, kidney failure, heart ailments, brain surgery, stroke, and many others. Wellness benefits are tracked via Aviva's Wellness360 App, and policyholders also get a smart tracking device (Loop by CarePlix X Smart Ring) at no additional cost (this is only valid for the policyholders who have opted for Rs 15 or Rs 20 lakhs base sum insured) to monitor activity. Unlike traditional Mediclaim plans which only reimburse hospitalization costs, Smart Vitals offers a fixed benefit that can be used freely for treatment, recovery, or other financial needs.

Designed as a holistic health and financial safeguard, it offers policyholders with flexibility to utilize the payout for medical expenses, income replacement, or other financial requirements, thereby addressing diverse family needs.

**Key Features of Aviva Smart Vitals (subject to policy terms and conditions):**

- **Critical Illness and Coverage Safeguards:** Lump-sum payout of Rs 10/15/20 lakhs on any one of the 49 critical illnesses with a 90-day waiting period and 15-day survival period to ensure claim integrity.
- **Wellness Rewards and Ongoing Benefits:** Quarterly wellness-linked additions of 2.5%, 5%, or 7.5% based on daily steps, enabling the policyholders to enhance the coverage up to 2X the base sum assured.
- **Flexible Fund Usage:** Fixed benefit payout can be used for medical expenses, income replacement, recovery, or other family needs.
- **Eligibility Criteria:** Entry age 20–50 years; maturity age 30–60 years; policy terms of 10/15/20 years; regular pay equal to policy term.
- **Uniform Premiums:** Fixed premiums throughout the policy term for financial predictability.
- **Value-Added Benefits:** Free access to Aviva's Wellness360 App.
- **Tax Benefits:** Premiums eligible for tax deductions under prevailing laws.

Commenting on the launch, **Mr. Asit Rath, CEO & MD, Aviva**

**India**, said, "Insurance is no longer just about protection; it must also empower people to live healthier lives. With lifestyle-related illnesses on the rise, the need for financial preparedness combined with proactive wellness has never been greater. Aviva Smart Vitals is a pioneering solution that addresses this shift by offering comprehensive critical illness cover along with wellness-linked rewards that encourage positive lifestyle choices. It reflects our commitment to innovation, customer-centricity, and building financial resilience for families across India."

**Mr. Ajai Kumar Tripathi, Appointed Actuary & Product Head, Aviva India**, said, "Our product design process always begins with a deep understanding of evolving customer needs. Aviva Smart Vitals is the outcome of this approach – combining comprehensive critical illness protection with wellness-linked rewards, it brings together financial security and proactive health management to deliver more meaningful value to our customers in today's context."

Sharing his enthusiasm for the launch, **Careplix Founder, Subhbrata Paul**, added, "Our collaboration with Aviva marks a transformative step in making preventive health accessible to everyday consumers. With the CarePlix Ring, users now receive continuous, clinically relevant wellness insights that help them detect risks early, build healthier habits, and take charge of their long-term wellbeing. By integrating real-time health intelligence with a strong protection framework, Aviva Smart Vitals redefines how Indians experience insurance—shifting it from a reactive product to a proactive partner in their health journey. We are proud to work with Aviva in shaping a future where wellness and protection go hand-in-hand to empower millions of families."

The launch of Aviva Smart Vitals underscores Aviva India's

commitment to customer-centric innovation, preventive health integration, and building long-term resilience for families. It also aligns with IRDAI's vision of '**Insurance for All by 2047**'.

### **About Aviva Life Insurance**

Aviva Life Insurance Company India Limited is a joint venture between Dabur Invest Corp and Aviva International Holdings Limited, a UK-based insurance group with a rich history dating back to 1696. Aviva Life Insurance India is dedicated to enhancing the financial well-being of its customers through innovative insurance solutions and customer-centric initiatives.

Website: [www.avivaindia.com](http://www.avivaindia.com).

