

# Comprehensive Health Insurance - Snap Shot of the Features & Benefits

IRDA/NL-HLT/SHA/P-H/V.III/398/14-15

Age at Entry - Adult	18 years to 65 years
Age at Entry - Dependent Children	3 months to 25 years - Renewal till Age 25 years only
Policy Type	Individual and Family Floater
Sum Insured Options	5Lac, 7.5Lac, 10Lac, 15Lac, 20Lac & 25Lac
Family Size	1A; 2A; 2A+1C; 2A+2C; 2A+3C; 1A+1C; 1A+2C; 1A+3C
Family Includes	Proposer, Spouse, Dependent Kids
Policy Period	1 Year
Renewal Guarantee	Life Long
Renewal Grace Period	30 days - To continue policy without loss of continuity benefits (Waiting Period, PED Coverage)
Hospitalisation	In-patient hospitalisation - Minimum period of 24 hours
Room Rent, Boarding and Nursing Expenses	Single Standard A/C room - Anywhere in India
ICU Charges	Actuals
Professional Fees	Surgeon, Anaesthetist, Medical Practitioner, Consultant, Specialist Fees - Actual Anaesthesia, Blood, Oxygen, OT Charges, Surgical Appliances, Medicines and Drugs, Diagnostic Materials, X-ray, Diagnostic Imaging, Dialysis, Chemotherapy, Radiotherapy, Pacemaker, Stent etc - Actuals
Other Medical Expenses	
Road Ambulance Charges - Per Policy Period	Rs. 2000 - 5Lac SI; Rs. 3000 - 7.5Lac SI; Rs. 3500 - 10Lac SI; Rs. 4000 - 15Lac SI; Rs. 4500 - 20Lac SI; Rs. 5000 - 25Lac SI;
Air-Ambulance - Per Policy Period	10% of SI - Not Available for 5 Lac Sum Insured
Pre - Hospitalisation Expenses	30 days Prior to Admission - Actual - Relevant to the Hospitalisation
Post - Hospitalisation Expenses	60 days from Discharge - Actual - Consultant fees, Diagnostic Charges, Medicines and drugs - relevant to Hospitalisation
Day Care	405 - Day Care Procedures covered - 24 hours of hospitalisation not required
Sub-limit for Day Care Procedure Cataract SI / Per Episode / Per Policy Period	No Sub-limits for Cataract Day Care Procedure - Actual Cost of Day Care - Cataract - Covered
Coverage of Delivery Charges - Normal Delivery - Will not reduce SI - Will not impact NCB	5Lac SI - 10000; 10Lac SI - 20000; 15Lac & above SI - 25000 - Waiting Period of 3 years - Policy taken as floater
Coverage of Delivery Charges - Caesarean - Will not reduce SI - Will not impact NCB	5Lac SI - 15000; 10Lac & above SI - 40000 - Waiting Period of 3 years - Policy taken (Self & Spouse) as floater
New-Born Baby cover (for remaining period of Policy year)	5Lac SI - 50000; 10Lac & above SI - 100000 - When Delivery Charges Claim is payable - Congenital Disorders also covered
Vaccination - New Born Baby	Rs. 1000 - until new born is 1 year old - new born added in Policy on renewal
Out-Patient Dental and Ophthalmic Treatment	5Lac & 7.5Lac SI - 5000; 10Lac & above SI - 10000 - For each block of 3 Continuous Year - Claim made or not
Out-Patient Consultation (other than Dental & Ophthalmic) Limit per consultation Rs. 300	Rs. 1200 - 5Lac SI; Rs. 1500 - 7.5Lac SI; Rs. 2100 - 10Lac SI; Rs. 2400 - 15Lac SI; Rs. 3000 - 20Lac SI; Rs. 3300 - 25Lac SI;
Hospital Cash	Rs. 500 - 5Lac SI; Rs. 1000 - 15Lac & 20Lac SI; Rs. 750 - 7.5Lac & 10Lac SI; Rs. 1500 - 25Lac SI;
Free Health Check-up for every block of 3 claim free years	Rs. 5000 - 5Lac SI; Rs. 7500 - 7.5Lac & 10Lac SI; Rs. 12000 - 15Lac, 20Lac & 25Lac SI;

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Bariatric Surgery Coverage - Part of SI	Upto Rs. 250000; BMI > 40 or BMI > 35 with Co-morbidities like Diabetes, High Blood Pressure etc.; Unable to lose weight through traditional methods like diet and exercise; Minimum Age at the time of surgery above 18 years; 3 years waiting period; Prescribed by two surgeons; Cashless treatment with prior approval
Accidental Death and Permanent Disablement Cover	Accidental cover Sum Insured equal to Health Sum Insured - Cover for one insured Adult opted by Proposer world wide coverage
Free Second Medical Opinion Option	Medical records forwarded to e_medicalopinion@starhealth.in or sent by post - Medical opinion will be sent to the insured based on the medical records submitted; Opinion for medical reasons and not for medico-legal purposes.
Domiciliary Hospitalisation Benefit	1. Patient could not be moved to hospital 2. non-availability of Rooms in hospital 3. Treatment provided at home for more than 3 days - Considered as Hospitalisation
Automatic Restoration Benefit	100% of SI - Can not be used for illness/disease for which claims made already in the Current Policy Year + Hospitalisations out of Accidents; Provided on Complete exhaustion of Basic SI and Accumulated NCB
Annual No Claim Bonus- Max Accumulation	5Lac SI-50% of SI for first year and later 50% of SI - every claim free year - Max Accumulation 100% of SI Above 5Lac SI-100% of SI for first year and later 100% of SI - every claim free year - Max Accumulation 100% of SI
Co-pay-for Clients - Age at Entry above 60 Years	10% Co-pay applied on Every Claim
Co-pay for Hospitalisation on Package Cost	No Co-pay applied on Claims on Package Charges basis
30 days waiting Period	Any Disease contracted by the insured - Not applicable to Hospitalisation arising out of Accident
24 months waiting Period	Like - Cataract, Prolapse of intervertebral Disc (Non-Accidental), Varicose Veins & Ulcers, Hernia, Fistula/Fissure, Congenital internal Disease.
48 months waiting Period	Pre-Existing Diseases (PED) declared in Proposal, Accepted and Endorse in Policy
Permanent Exclusions	Like - Congenital External Defects, Dental Treatments (Non-Accidental), Venereal Diseases, Psychiatric treatments, Intentional Self-Injury, Pregnancy and Child Birth related, Weight control, Cosmetic Treatments, Plastic Surgery
Declined Risks (Not Eligible to Buy)	Heart diseases, Cancer, Kidney Diseases, Major CNS ailments (CVA, Parkinson's Disease, Alzheimer's Disease), Cirrhosis of Liver, Chronic Obstructive Pulmonary Disease (COPD), Auto immune/Connective tissue disorders requiring long term steroids and immunosuppressants
Documentary Requirements	Filled in Proposal form, Recent P.P. Size Colour Photo (1- for 3 years to 50 years; 2-for More than 50 years old), Age Proof for More than 45 years Old, Income Declaration for 3Lac and above SI
Acceptance Limits	Upto Age 50 years - Without PED - Accepted at Operating Office Upto Age 50 years - With PED - Medical Opinion through lab portal by the Corporate Office Doctor - Accepted at Operating Office. Above Age 50 years - With/Without PED - Medical Opinion through lab portal by the Corporate Office Doctor - Accepted at Operating Office.
Pre-Acceptance Medical Screening	No Medical Examination Required for any age; Annexure-I to be filled and submitted along with proposal CMU Doctors evaluate proposals - Approve/Reject/incorporate PED; on approval from CMU, operating office converts policy
Tax Benefits - Sec-80D	Self and Family (below 60 years of age) - Rs. 25000 Parents (below 60 years of age) - Rs. 25000 Parents (above 60 years of age) - Rs. 50000