

Revised Family Health Optima - Snap Shot of the Features & Benefits - Launch on 2nd May 2017

Age at Entry - Adult	18 years to 65 years
Age at Entry - Dependent Children	16 Days to 25 years - Renewal till Age 25 years only
Policy Type	Family Floater
Pricing	Zone Based
Sum Insured Options	3Lac, 4Lac, 5Lac, 10Lac, 15Lac, 20Lac and 25Lac
Family Size	2A; 2A+1C; 2A+2C; 2A+3C; 1A+1C; 1A+2C; 1A+3C
Family includes	Proposer, Spouse, Three 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)
Zones	Classification of Zone determines Premium
Zone - 1	Delhi(including NCR), Mumbai (including Thane), Ahmedabad, Baroda and Surat
Zone - 1 a	Chennai, Bangalore, Pune, Nashik, Ernakulam, Trivandrum and Rest of Gujarat
Zone - 2	Coimbatore, Indore and Rest of Kerala
Zone - 3	Rest of India (Other than covered under Zone-1, Zone - 1a & Zone - 2)
Hospitalisation	in-patient hospitalisation - Minimum period of 24 hours
Room Rent, Boarding and Nursing Expenses	
3, 4 Lac SI - Policy Purchased from any zone	Rs. 5000 per day
5,10,15,20& 25 Lac SI - Policy Purchased from any zone	Single Standard A/C Room - Single Occupancy A/C room with attached washroom, Couch for attendant, TV and Telephone
Treatment at Preferred Network Hospitals	Lumpsum benefit on choosing PNH - 3 Lac SI - Rs. 3000; 4 Lac SI - Rs. 4000; 5Lac and above SI - Rs. 5000/policy year
Perday benefit on Treatment in Shared Accommodation	3 Lac - 15 Lac - Rs. 800 20Lac & 25 Lac - Rs. 1000 - Benefit not extended for stay in ICU/Highdependency unit
ICU Charges	Actual
Medical Professional Fees including specialist's fee	Surgeon, Anesthetist, Medical Practitioner, Consultant, Specialist Fees - Actual
Other Medical Expenses	Anaesthesia, Blood, Oxygen, OT Charges, Surgical Appliances, Medicines and Drugs, Diagnostic Materials, X-ray, Diagnostic Imaging, Dialysis, Chemotherapy, Radiotherapy, Pacemaker, Stent etc - Actual
Road Ambulance Charges	Rs. 750 per hospitalisation - Rs. 1500 per policy year
Air Ambulance - for 5 Lac and above SI	10% of SI
Emergency Domestic Medical Evacuation	1Lac-4Lac - Rs. 5000; 5 Lac-15Lac - Rs. 7500; 20Lac&25Lac - Rs. 10000
Pre - Hospitalisation Expenses	60 days Prior to Hospitalisation - Actual - Relevant to the Hospitalisation
Post - Hospitalisation Expenses	90 days from Discharge - Actual - Consultant fees, Diagnostic Charges, Medicines and drugs - relevant to Hospitalisation
Day Care	All Day Care Procedures covered - 24 hours of hospitalisation not required
	1&2 Lac / 12000/12000 3Lac / 25000 / 35000 4Lac / 30000 /45000 5 Lac/40000/60000 10Lac & above /50000/75000
Sub-limit for Day Care Procedure Cataract	
SI/Per Episode / Per Policy Period	
New-Born Baby cover - Mother covered atleast 1 year in policy	Cover starts from 16th day of Child Birth till the end of current policy year - 10% of SI - Max 50000 - Child birth Intimation&Endorsement required
Organ Donor Expenses on Organ Transplantation	10% of SI - Max.Rs. 1Lac; Not available for Donor screening and Post-Donation Complications - Provided Claim for transplantation Payable
AYUSH Treatment Coverage Limits	1Lac-4Lac - Rs. 10000; 5 Lac-15Lac - Rs. 15000; 20Lac&25Lac - Rs. 20000
Assisted Reproduction (Infertility) Treatment - After 3 years	Inpatient / Day Care - 5 Lac Rs. 100000 ; 10 Lac and above Rs. 200000 ; For every continuous block of three years
Waiting Period - for 5 Lac & above SI	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
Domiciliary Hospitalisation Benefit	For 3Lac SI-Rs. 75000; For 4 Lac SI-ZoneRs. 100000; For 5 Lac & above SI-Rs. 150000
Recharge Sum Insured Benefit	Three times in a Policy Year - 100% of SI restored Can not be used for illness/disease for which claims made already in the Current Policy Year + Hospitalisations out of Accidents;
Automatic Restoration Benefit	Provided on Complete exhaustion of Basic SI and Accumulated NCB
No Claim Bonus- Max Accumulation	25% of SI for first year and later 10% of SI - every claim free year - Max Accumulation 100% of SI
25% Additional Two Wheeler Road Traffic Accident Sum Insured	Insured riding two wheeler / riding as pillion rider in two wheeler wearing helmet - meeting with Road Traffic Accident - 25% SI-Max 5 Lac
Free Annual Health Checkup - on every Claim free year	3 Lac SI - Rs. 750; 4Lac SI-Rs. 1000; 5Lac - Rs. 1500; 10 Lac SI - Rs. 2000; 15Lac SI Rs. 2500; 20 Lac SI Rs. 3000; 25 Lac SI - Rs. 3500
Compassionate Air Travel Benefit - for 10 Lac and above SI	Insured hospitalised for life threatening emergency in a city away from his residence - one immediate family member's air travel cost reimbursed upto Rs. 5000
Free Second Medical Opinion	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.
Repatriation of Mortal Remains	Cost of Embalming, Coffin Charges and Transportaion cost of Mortal Remains upto Rs. 5000 - During an admissible Claim
Co-pay-for Clients-Age at Entry above60 Years	20% Co-pay applied on Every Claim
Co-pay for Hospitalisation on Package Treatment Cost	No Co-pay applicable
30 days waiting Period	Any Hospitalisation - Except Hospitalisation arising out of Accidents
24 months waiting Period	Like - Cataract, Prolapse of intervertebral Disc(Non-Accidental), Varicose-Veins&Ulcers, Hernia, Fistula/Fissure, Congenital internal Disease, - For full list refer Product Brochure
48 months waiting Period	Pre-Existing Diseases(PED) declared in Proposal, Accepted and Endorsed in Policy
Permanent Exclusions	Like - Congenital External Defects, Dental Treatments(Non-Accidental), Venereal Diseases, Psychiatric treatments, Intentional Self-Injury, Pregnancy and Child Birth related treatment (Except ART Coverage), Weight control, Cosmetic Treatments, Plastic Surgery - for full list refer Product Brochure
Declined Risks (Not Eligible for persons with)	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, Bank Details of Proposer when Premium is more than Rs. 25000
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 - Age above 50 Years - Sum Insured upto 5 Lac	Height/Weight/BMI, Blood Pressure, Random Blood Sugar, Serum Creatinine, ECG, Urine-Routine Analysis
Pre-Acceptance Medical Screening - Age above 50 Years - Sum Insured more than 5 Lac	All the above Tests Plus X-Ray(Chest) and TMT
Tax Benefits - Sec-80D	Rs. 25000 - for Age upto 59 years; Rs. 30000 - for Age 60 years and above clients