STAR Health Insurance — Personal & Caring

SUPER STAR

UIN: SHAHLIP25036V012425

Future ki har move, Covered!

Eligibility	
Entry Age	**For Individual SI**: 18 years to Any Age; **For Floater SI**: Adults: 18 years to Any Age; Dependent Children: 91 days to 25 years; **Family Size under Floater:** 2 Adults + 4 Children (Self, Spouse & Dependent Children)
Sum Insured Options (₹)	5 L, 7.5 L, 10 L, 15 L, 20 L, 25 L, 50L, 1 Cr, Unlimited SI **SI options 1 Crore & Unlimited can be offered only up to 65 years of age (fresh policies)**
Co-Payment	Not Applicable
Family definition for multi-individual cover	Self, spouse, children, parents, siblings, parents-in-law, grandparents & grandchildren, son-in-law and daughter-in-law, uncle, aunt, nephew, niece, brother-in-law & sister-in-law
Zone wise Premium	Zone A, Zone B, Zone C
Mid-term Inclusion	Available for Newly Wedded Spouse, Newborn and Legally adopted Child (Intimation not mandatory - can be added anytime during a policy year)
Policy Term	**If paid as Yearly premium**: 1/ 2/ 3/ 4/ 5 Years (No Instalment for 4- and 5-year policies) **If paid as Instalment premium**: 1/ 2/ 3 Years Loading for Instalment premium - 4% Monthly, 3% Quarterly, 2% Half-yearly
DISCOUNTS	
Co-terminus Discount	Buy a policy for yourself/ family and another for parents/ parents-in-law within 1 month to get a **2.5%** discount for one parent or 7.5% for two, under floater/ multi-individual plans
Health Questionnaire Discount	Get up to **10%** discount (**5% + 5%**) at inception and renewal by taking lifestyle and habit-related health questionnaires
CIBIL Discount	Based on CIBIL Score get discount up to **15%**. Available for ages up to 50 years
Early Renewal Discount	**2.5%** discount if renewed 30 days before the premium due date **Note:** Early renewal discount to be offered only during 2nd & 3rd year renewals (Applicable to both Indian insured & NRI customers)
Long Term Discount	**10%** on 2nd year premium; **12.5%** on 3rd year premium; **14%** on 4th year premium; **16%** on 5th year premium
Wellness Discount	Wellness rewards up to **20%** on renewal premium
WAITING PERIODS	
Initial Waiting Period	30 days
Specified Diseases Waiting Period	24 months
PED Waiting Period	36 months
BASE COVERS	
Room Rent	Any Room
Professional Fees, Tests, Medicines, ICU	Covered up to the Sum Insured
Modern Treatments & AYUSH	Covered up to the Sum Insured
Pre and Post Hospitalisation	90 days and 180 days respectively, covered up to the Sum Insured
Day Care Treatment	All Day Care Treatments covered up to the Sum Insured
Home Care Treatment	Covered up to the Sum Insured
Organ Donor Cover	Coverage for organ transplantation and related expenses up to the SI, including the donor's post-donation complications
Domiciliary Hospitalisation	Covered up to the Sum Insured
Road Ambulance	Covered up to the Sum Insured
Air Ambulance	Covered up to ₹ 5 Lakh in a policy year
Unlimited Tele-consultation	Available on Star Health App (along with AI-driven Face scan)
E-Domestic Second Medical Opinion	Access to a second medical opinion from a network doctor based on submitted medical records

Value Added Services	Available (Discounts on Pharmacy/ Diagnostics/ Consultations)
Automatic Restoration of Sum Insured	Up to 100% SI, unlimited times in a policy year for related and unrelated illness for subsequent hospitalisation and triggers on partial/ full utilisation of SI
Cumulative Bonus	50% after each renewal (if claim-free); maximum up to 100% of SI
Premium Waiver Benefit	If the proposer, who is also insured, is diagnosed with a critical illness or dies due to an accident
Freeze your Age	Insured will pay premium as per the entry age till the Insured makes the first claim (hospitalisation/ day care claim) this will be available up to 55 years only
Dental Check-up and Cleaning	Consultation, IOPA (X-Ray) and Scaling, available for one person under each policy in the 2nd and 3rd policy years
OPTIONAL COVERS	
Super Star Bonus (Guaranteed Bonus)	100% additional SI after each renewal (irrespective of claim) without any maximum limit on accumulation (UNLIMITED)
Quick Shield	Waives PED Waiting Period for Diabetes, Hypertension, Asthma, Hyperlipidemia, and certain Coronary Artery Diseases
Consumables Cover	68 Non-payable items will be covered. For more details, please visit our website: **www.starhealth.in**
Future Shield	Continuity benefits for all waiting periods for a newly added spouse **Conditions:** Spouse must be added within 120 days of marriage; available for individual policies only
Maternity Expenses	**Option A:** Delivery expenses (24-month waiting period) + Newborn Cover
	Option B: Delivery expenses (12-month waiting period) + Newborn Cover
	Option C: Assisted Reproduction Treatment (24-month waiting period; 1 cycle per policy year)
Women Care	Newborn cover immediately after birth, up to specified limits. Coverage for congenital defects up to Sum Insured. **Conditions:** Submission of 12 & 20 week pregnancy scans required
High-end Diagnostics	Up to ₹ 25,000 for specified diagnostic tests on an OPD basis
Annual Health Check-up	Up to 1% of Sum Insured or ₹ 25,000 (whichever is lower) in a policy year, including vaccinations, if chosen within the first 3 years (available on cashless basis only)
Limitless Care	One Unlimited Claim Cover in a lifetime (only if chosen during the first 3 years)
Specified Diseases/ Procedure Waiting Period	Reduction available from 2 years to 1 year
PED Waiting Period	Reduction available from 3 years to 2 years/ 1 year
Smart Network	15% discount on premium when opting for “Smart Network” of hospitals **Conditions:** A 15% co-payment applies for treatments taken outside this preferred network of hospitals (except in case of an accident) **Note:** Not available for insured persons covered under Zone C.
Voluntary Co-payment	Options: 10%/ 20%/ 30%/ 40%/ 50%
Voluntary Deductible (₹)	Options: 10,000/ 25,000/ 50,000/ 1L/ 2L/ 3L/ 4L/ 5L/ 7.5L/ 10L
Room Rent Modification	Option to modify room rent eligibility from Any Room to Single Private AC Room/ Shared Room/ General Ward
E-International Second Opinion	Second medical opinion from an international panel, once per policy year for each insured person, based on medical records only
Durable Medical Equipment Cover	Up to ₹ 5 Lakhs Coverage for rental/ purchase of necessary medical equipment (e.g., oxygen concentrators, wheelchairs, etc.), payable once in a lifetime
Compassionate Visit	Up to ₹ 10,000 for immediate family travel in case of a life-threatening emergency away from home, provided if the hospitalisation claim is admissible under the policy
Hospital Cash	• Daily cash benefit of ₹ 1,000 to ₹ 5,000 • No. of days in a policy year: 30 days/ 60 days/ 90 days/ 180 days (waiting periods are as per the base policy including waiting periods reduction)
NRI Advantage	A Non-Resident Indian (NRI)/ Overseas Citizen will get a 10% discount on their applicable premium.
Personal Accident Cover	Option A: Accidental Death Option B: Accidental Death and Permanent Total Disablement Geographical Scope: Worldwide

Business - Note
No Restriction on SI for opting any optional cover
Super Star Bonus, Limitless Care are not applicable if insured has opted Unlimited SI
Voluntary co-payment will not be available if voluntary deductible has been opted
Voluntary deductible will not be available if voluntary co-payment has been opted
Quick shield, Reduction of Specified Diseases Waiting period, and Reduction of PED Waiting period will be available only for individuals aged up to 65 years

For more details refer Policy Wordings