# **Premium Chart for Zone 1:**

Plan	Age in years /	2 LACS	3 LACS	4 LACS	5 LACS	10 LACS	15 LACS
	Sum Insured						
	(in Rs.)						
	16days-35	5,595	5,895	6,770	7,535	9,800	11,610
[	36-45	6,955	7,320	8,120	9,165	11,915	14,120
2A	46-50	10,595	11,150	11,640	14,500	18,850	22,335
	51-55	13,240	13,940	14,550	18,125	23,565	27,920
	56-60	15,890	16,725	17,460	21,750	28,275	33,505
	61-65	20,655	21,745	22,700	26,100	33,930	40,205
	66-70	24,785	26,090	27,240	31,320	40,715	48,250
-	71-75	29,745	31,310	32,685	37,585	48,860	57,900
	76-80	35,690	37,570	39,220	45,100	58,630	69,480
	Above 80	42,830	45,085	47,065	54,120	70,355	83,375
-	16days-35	6,930	7,295	8,315	9,850	12,215	14,475
2A+1C	36-45	8,070	8,495	9,500	10,850	14,105	16,715
	46-50	11,400	12,000	13,230	15,750	20,475	24,265
24.40	51-55	14,250	15,000	16,440	19,690	25,595	30,330
2A+1C	56-60	17,100	18,000	19,725	23,625	30,715	36,395
	61-65 66-70	22,230 26,675	23,400 28,080	24,655 29,590	28,350 34,020	36,855 44,225	43,675 52,410
	71-75	32,010	33,695	35,505	40,825	53,070	62,890
ŀ	76-80	38,415	40,435	42,605	48,990	63,685	75,465
	Above 80	46,095	48,520	51,125	58,785	76,425	90,560
	16days-35	8,885	9,355	10,225	12,350	15,560	18,440
ŀ	36-45	10,160	10,695	11,300	13,500	17,550	20,795
ŀ	46-50	13,205	13,900	14,995	17,950	23,335	27,650
2A+2C	51-55	16,505	17,375	18,445	22,440	29,170	34,565
	56-60	19,810	20,850	22,135	26,925	35,005	41,480
	61-65	23,770	25,020	26,560	32,310	42,005	49,775
	66-70	28,525	30,025	31,870	38,770	50,405	59,730
	71-75	34,225	36,030	38,245	46,525	60,485	71,675
	76-80	41,075	43,235	45,895	55,830	72,580	86,010
	Above 80	49,285	51,880	55,075	67,000	87,095	1,03,210
	16days-35	10,220	10,760	11,760	14,200	18,465	21,205
	36-45	11,685	12,300	12,995	15,525	20,185	23,915
	46-50	15,185	15,985	17,245	20,645	26,835	31,800
	51-55	18,980	19,980	20,890	25,805	33,545	39,750
2A+3C	56-60	22,780	23,975	25,110	30,965	40,255	47,700
	61-65	27,335	28,775	30,545	37,155	48,305	57,240
-	66-70	32,800	34,530	36,650	44,590	57,965	68,690
-	71-75	39,360	41,435	43,980	53,505	69,555	82,425
}	76-80	47,235	49,720	52,780	64,205	83,470	98,910
	Above 80	56,680	59,665	63,335	77,050	1,00,160	1,18,690
	16days-35	5,040	5,305	6,095	6,785	8,820	10,450
ŀ	36-45	5,785	6,090	6,910	7,790	10,130	12,710
-	46-50 51-55	8,905	9,375 11,510	9,635	12,235 14,900	15,905 19,370	20,105
1A+1C	56-60	10,935 13,865	14,595	11,930 14,995	18,490	24,035	24,970 30,155
17.10	61-65	18,590	19,570	20,230	23,490	30,535	36,185
İ	66-70	22,310	23,480	24,275	28,190	36,645	43,425
İ	71-75	26,770	28,180	29,130	33,825	43,975	52,110
	76-80	32,125	33,815	34,955	40,590	52,770	62,530
Ī	Above 80	38,550	40,575	41,945	48,710	63,320	75,035
	16days-35	6,235	6,565	7,485	8,865	11,525	13,025
İ	36-45	7,005	7,375	8,550	9,645	12,540	15,045
	46-50	10,195	10,730	11,490	14,175	18,430	21,835
Ī	51-55	12,825	13,500	13,940	17,720	23,035	27,295
1A+2C	56-60	15,390	16,200	17,040	20,290	26,375	32,755
1A+2C	61-65	20,005	21,060	22,190	25,515	33,170	39,305
	66-70	24,010	25,270	26,630	30,620	39,805	47,165
ļ	71-75	28,810	30,325	31,955	36,740	47,765	56,600
	76-80	34,570	36,390	38,345	44,090	57,315	67,920
	Above 80	41,485	43,670	46,015	52,910	68,780	81,505

Plan	Age in years / Sum Insured (in Rs.)	2 LACS	3 LACS	4 LACS	5 LACS	10 LACS	15 LACS
	16days-35	7,940	8,360	9,205	11,735	14,300	16,595
	36-45	8,695	9,150	9,570	12,825	15,675	18,715
1A+3C	46-50	11,505	12,110	12,520	17,055	22,170	24,885
	51-55	13,905	14,640	15,055	20,195	26,250	31,110
	56-60	16,860	17,745	18,175	23,200	30,155	37,330
	61-65	21,390	22,520	23,405	29,080	37,805	44,795
	66-70	25,670	27,020	28,085	34,895	45,365	53,755
	71-75	30,805	32,425	33,700	41,875	54,435	64,505
	76-80	36,965	38,910	40,440	50,250	65,325	77,410
	Above 80	44,360	46,695	48,530	60,300	78,390	92,890

Service Tax Extra

(in Rs.)

# **Premium Chart for Zone 2:**

2 LACS 3 LACS 4 LACS 5 LACS 10 LACS 15 LACS

4.510 5.010 6.095 6.405 8.820 10.450

36-45	5,600	6,225	7,310	7,790	10,725	12,710
46-50	8,530	9,480	10,475	12,325	16,965	20,105
51-55	10,660	11,845	13,595	15,405	21,205	25,130
56-60	13,505	14,215	16,215	18,490	25,450	30,155
61-65	17,925	18,480	20,430	23,490	30,535	36,185
66-70	22,975	23,480	24,515	26,620	36,645	43,425
71-75	27,335	28,180	29,415	31,945	43,975	52,110
76-80	32,800	33,815	35,300	38,335	52,770	62,530
Above 80	39,360	40,575	42,360	46,005	63,320	75,035
16days-35	5,580	6,200	7,485	8,375	10,995	13,025
36-45	6,500	7,220	8,550	9,225	12,695	15,045
46-50	9,180	10,200	11,905	13,390	18,430	21,835
51-55	11,475	12,750	14,795	16,735	23,035	27,295
56-60	14,380	15,300	18,740	21,265	27,640	32,755
61-65	19,295	19,890	22,190	24,100	33,170	39,305
66-70	24,730	25,270	26,630	27,310	39,805	47,165
71-75	29,415	30,325	31,955	32,775	47,765	56,600
76-80	35,300	36,390	38,345	39,325	57,315	67,920
Above 80	42,360	43,670	46,015	47,195	68,780	81,505
16days-35	7,155	7,950	9,205	10,500	14,005	16,595
36-45	7,700	8,555	10,170	11,475	15,795	18,715
46-50	10,635	11,815	13,495	15,260	21,000	24,885
51-55	13,290	14,770	16,600	19,070	26,250	31,110
56-60	16,305	17,725	19,920	22,885	31,500	37,330
61-65	20,630		23,905	27,465	37,805	44,795
66-70	26,440		28,685	31,125	45,365	53,755
71-75	31,455	32,425	34,420	37,350	54,435	64,505
76-80	37,745	38,910	41,305	44,820	65,325	77,410
Above 80	45,295	46,695	49,565	53,785	78,390	92,890
16days-35	8,230	9,145	10,585	12,070	16,615	19,085
36-45	9,410		11,695		18,165	21,525
46-50	12,230	13,585	15,520	17,545	24,150	28,620
51-55	14,385	15,985	18,800	21,935	30,190	35,775
56-60	18,225	19,180	22,600	26,320	36,230	42,930
61-65	22,865		27,490		43,475	51,515
66-70	29,310	31,075	32,985	35,795	52,170	61,820
71-75	34,865	37,290	39,585	42,955	62,600	74,185
	41,840	44,750	47,500	51,545	75,120	89,020
Above 80	50,205	53,695	57,000	61,850	90,145	1,06,825
	46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 16days-35 36-45 46-50 51-55 56-60 61-65 66-70	46-50 8,530 51-55 10,660 56-60 13,505 61-65 17,925 66-70 22,975 71-75 27,335 76-80 32,800 Above 80 39,360 16days-35 5,580 36-45 6,500 46-50 9,180 51-55 11,475 56-60 14,380 61-65 19,295 66-70 24,730 71-75 29,415 76-80 35,300 Above 80 42,360 16days-35 7,155 36-45 7,700 46-50 10,635 51-55 13,290 56-60 16,305 61-65 20,630 66-70 26,440 71-75 31,455 76-80 37,745 Above 80 45,295 16days-35 8,230 36-45 9,410 46-50 12,230 51-55 14,385 56-60 18,225 66-70 29,310 71-75 31,485 76-80 37,745 Above 80 45,295	46-50         8,530         9,480           51-55         10,660         11,845           56-60         13,505         14,215           61-65         17,925         18,480           66-70         22,975         23,480           71-75         27,335         28,180           76-80         32,800         33,815           Above 80         39,360         40,575           16days-35         5,580         6,200           36-45         6,500         7,220           46-50         9,180         10,200           51-55         11,475         12,750           56-60         14,380         15,300           61-65         19,295         19,890           66-70         24,730         25,270           71-75         29,415         30,325           76-80         35,300         36,390           Above 80         42,360         43,670           16days-35         7,155         7,950           36-45         7,700         8,555           46-50         10,635         11,815           51-55         13,290         14,770           56-60         16,305	46-50         8,530         9,480         10,475           51-55         10,660         11,845         13,595           56-60         13,505         14,215         16,215           61-65         17,925         18,480         20,430           66-70         22,975         23,480         24,515           71-75         27,335         28,180         29,415           76-80         32,800         33,815         35,300           Above 80         39,360         40,575         42,360           16days-35         5,580         6,200         7,485           36-45         6,500         7,220         8,550           46-50         9,180         10,200         11,905           51-55         11,475         12,750         14,795           56-60         14,380         15,300         18,740           61-65         19,295         19,890         22,190           66-70         24,730         25,270         26,630           71-75         29,415         30,325         31,955           76-80         35,300         36,390         38,345           Above 80         42,360         43,670         46,015	46-50         8,530         9,480         10,475         12,325           51-55         10,660         11,845         13,595         15,405           56-60         13,505         14,215         16,215         18,490           61-65         17,925         18,480         20,430         23,490           66-70         22,975         23,480         24,515         26,620           71-75         27,335         28,180         29,415         31,945           76-80         32,800         33,815         35,300         38,335           Above 80         39,360         40,575         42,360         46,005           16days-35         5,580         6,200         7,485         8,375           36-45         6,500         7,220         8,550         9,225           46-50         9,180         10,200         11,905         13,390           51-55         11,475         12,750         14,795         16,735           56-60         14,380         15,300         18,740         21,265           61-65         19,295         19,890         22,190         24,100           66-70         24,730         25,270         26,630	46-50         8,530         9,480         10,475         12,325         16,965           51-55         10,660         11,845         13,595         15,405         21,205           56-60         13,505         14,215         16,215         18,490         25,450           61-65         17,925         18,480         20,430         23,490         30,535           66-70         22,975         23,480         24,515         26,620         36,645           71-75         27,335         28,180         29,415         31,945         43,975           76-80         32,800         33,815         35,300         38,335         52,770           Above 80         39,360         40,575         42,360         46,005         63,320           16days-35         5,580         6,200         7,485         8,375         10,995           36-45         6,500         7,220         8,550         9,225         12,695           46-50         9,180         10,200         11,905         13,390         18,430           51-55         11,475         12,750         14,795         16,735         23,035           56-60         14,380         15,300         18,740

Plan	Age in years / Sum Insured (in Rs.)	2 LACS	3 LACS	4 LACS	5 LACS	10 LACS	15 LACS
	16days-35	3,820	4,245	5,485	5,765	7,935	9,405
	36-45	4,190	4,870	6,220	6,625	9,115	11,440
	46-50	6,225	7,500	8,670	10,400	14,315	18,095
	51-55	7,550	9,205	10,735	12,590	17,435	22,470
1A+1C	56-60	9,980	11,675	13,495	15,715	21,630	27,140
	61-65	14,970	16,635	18,205	19,965	27,485	32,570
	66-70	19,185	21,135	21,845	22,630	32,980	39,080
	71-75	22,825	25,360	26,215	27,155	39,575	46,900
	76-80	27,390	30,435	31,460	32,585	47,490	56,275
	Above 80	32,865	36,520	37,750	39,100	56,990	67,530
	16days-35	5,025	5,580	6,735	7,535	10,370	11,725
	36-45	5,580	6,270	7,695	8,200	11,285	13,540
	46-50	7,640	8,585	10,345	12,050	16,585	19,655
	51-55	9,290	10,800	12,545	15,060	20,730	24,565
1A+2C	56-60	11,290	13,770	15,335	17,245	23,735	29,480
	61-65	15,880	17,900	19,970	21,690	29,855	35,375
	66-70	20,350	22,745	23,965	24,580	35,825	42,450
	71-75	24,210	27,295	28,760	29,495	42,990	50,940
	76-80	29,050	32,755	34,510	35,395	51,585	61,130
	Above 80	34,860	39,305	41,415	42,475	61,900	73,355
	16days-35	6,395	7,105	8,280	9,975	12,870	14,935
	36-45	6,590	7,320	8,615	10,390	14,105	16,845
	46-50	8,885	9,870	11,270	13,640	19,950	22,400
	51-55	10,735	11,930	13,400	16,460	23,625	28,000
1A+3C	56-60	12,870	14,460	16,265	19,020	27,140	33,595
	61-65	16,845	19,140	21,065	24,715	34,020	40,315
	66-70	21,590	24,320	25,275	28,015	40,825	48,380
	71-75	25,680	29,185	30,330	33,615	48,990	58,055
	76-80	30,820	35,020	36,395	40,340	58,790	69,665
	Above 80	36,980	42,025	43,675	48,405	70,550	83,600

Service Tax Extra

# **Premium Chart for Zone 3:**

Plan	Age in years / Sum Insured (in Rs.)	2 LACS	3 LACS	4 LACS	5 LACS	10 LACS	15 LACS
	16days-35	4,060	4,510	5,485	5,765	7,935	9,405
	36-45	5,040	5,600	6,580	7,015	9,655	11,440
	46-50	7,675	8,530	9,430	11,095	15,270	18,095
	51-55	9,595	10,660	12,235	13,865	19,085	22,615
2A	56-60	12,155	12,795	14,595	16,640	22,905	27,140
	61-65	16,135	16,635	18,385	21,140	27,485	32,570
	66-70	20,680	21,605	22,060	23,960	32,980	39,080
	71-75	24,600	25,360	26,475	28,750	39,575	46,900
	76-80	29,520	30,435	31,770	34,500	47,490	56,275
	Above 80	35,425	36,520	38,125	41,405	56,990	67,530
	16days-35	5,025	5,580	6,735	7,535	9,895	11,725
	36-45	5,850	6,500	7,695	8,300	11,425	13,540
	46-50	8,260	9,180	10,715	12,050	16,585	19,655
	51-55	10,330	11,475	13,315	15,060	20,730	24,565
2A+1C	56-60	12,945	13,770	16,865	19,135	24,875	29,480
	61-65	17,365	17,900	19,970	21,690	29,855	35,375
	66-70	22,255	23,250	23,965	24,580	35,825	42,450
	71-75	26,475	27,295	28,760	29,495	42,990	50,940
	76-80	31,770	32,755	34,510	35,395	51,585	61,130
	Above 80	38,125	39,305	41,415	42,475	61,900	73,355

Plan	Age in years / Sum Insured (in Rs.)	2 LACS	3 LAGS	4 LACS	5 LACS	10 LACS	15 LAC
	16days-35	6,440	7,155	8,280	9,450	12,605	14,93
ŀ	36-45	6,930	7,700	9,155	10,330	14,215	16,8
2A+2C	46-50	9,570	10,635	12,145	13,730	18,900	22,40
	51-55	11,965	13,290	14,940	17,165	23,625	28,00
	56-60	14,675	15.950		20,600	28,350	33,59
	61-65	18,565	19,140	-	24,715	34,020	40,3
İ	66-70	23,795	24,860	-	28,015	40,825	48,3
İ	71-75	28,310	29,185	30,980	33,615	48,990	58,0
İ	76-80	33,970	35,020			58,790	69,60
İ	Above 80	40,765	42,025		48,405	70,550	83,60
	16days-35	7,405	8,230	9,525	10,865	14,955	17,1
ŀ	36-45	8,470	9,410	10,525	11,875	16,350	19,3
ŀ	46-50	11,005	12,230	13,970	15,790	21,735	25,70
ŀ	51-55	12,950	14,385		19,740	27,170	32,19
2A+3C	56-60	16,400	17,265		23,685	32,605	38,63
ZATJU	61-65	20,580	22,010		28,425	39,125	46,36
ŀ	66-70	26,380	28,590		32,215	46,950	55,6
ŀ	71-75	31,380	33,560		38,660	56,340	66,70
ŀ	76-80	37,655	40,275	42,750	46,390	67,610	80,1
İ	Above 80	45,185	48,330		55,665	81,130	96,14
					-		_
	16days-35	3,435	3,820		5,190	7,145	8,40
-	36-45	3,770	4,385	5,595	5,960	8,205	10,29
-	46-50	5,605	6,750	7,805	9,360	12,885	16,28
1A+1C	51-55	6,795	8,285	9,665	11,330	15,690	20,2
1A+16	56-60	8,985	10,505		14,145	19,465	24,42
	61-65	13,475	14,970		17,970	24,735	29,3
	66-70	17,270	19,445	21,040	21,790	29,680	35,1
	71-75	20,540	22,825		26,150	35,620	42,2
ŀ	76-80	24,650	27,390		31,380	42,740	50,6
-	Above 80	29,580	32,865	36,355	37,655	51,290	60,78
	16days-35	4,520	5,025	6,060	6,780	9,335	10,5
	36-45	5,020	5,640	6,925	7,380	10,155	12,18
-	46-50	6,875	7,725	9,310	10,845	14,925	17,69
	51-55	8,360	9,720		13,555	18,660	22,1
1A+2C	56-60	10,160	12,395	13,800	15,520	21,365	26,5
-	61-65	14,290	16,110		19,520	26,865	31,8
-	66-70	18,315	20,925	23,080	23,670	32,240	38,20
-	71-75	21,790	24,565	27,695	28,405	38,690	45,8
-	76-80	26,145	29,475		34,085	46,425	55,0
	Above 80	31,375	35,375		40,900	55,710	66,02
	16days-35	5,755	6,395	7,455	8,975	11,580	13,4
	36-45	5,930	6,590	7,750	9,350	12,695	15,10
	46-50	7,995	8,885	10,140	12,280	17,955	20,10
	51-55	9,665	10,735		14,810	21,265	25,20
1A+3C	56-60	11,585	13,015	14,640	17,120	24,425	30,2
	61-65	15,160	17,225	18,955	22,245	30,620	36,28
	66-70	19,430	22,375		26,975	36,745	43,5
	71-75	23,115	26,265		32,370	44,095	52,2
	76-80	27,735	31,520		38,845	52,910	62,70
	Above 80	33,285	37,820	42,060	46,615	63,495	75,24

Age of the oldest family member covered should be taken for premium calculation.

Zone 1 means : Delhi including National Capital Region, Mumbai including Thane and the State

Zone 2 means: Bangalore, Chennai, Coimbatore, Pune and State of Kerala Zone 3 means: Rest of India excluding areas falling under Zone 1 and Zone 2

Renewal premium is subject to change with prior approval from IRDA

# \* Prohibition of rebates:

Section 41 of Insurance Act 1938 (Prohibition of rebates): No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

## \* Free Look Period:

A free look period of 15 days from the date of receipt of the policy is available to the insured to review the terms and conditions of the policy. In case the insured is not satisfied with the terms and conditions, the insured may seek cancellation of the policy and in such an event the Company shall allow refund of premium paid after adjusting the cost of pre-acceptance medical screening, stamp duty charges and proportionate risk premium for the period concerned provided no claim has been made until such cancellation.

Free look cancellation is not applicable at the time of renewal of the policy

The information provided in this brochure is only indicative. Please visit our website www. starhealth.in for complete information.

For more details on the risk factors, terms and conditions, please read the brochure carefully before concluding sale

"IRDAI OR ITS OFFICIALS DO NOT INVOLVE IN ACTIVITIES LIKE SALE OF ANY KIND OF INSURANCE OR FINANCIAL PRODUCTS NOR INVEST PREMIUMS. IRDAI DOES NOT ANNOUNCE ANY BONUS. THOSE RECEIVING SUCH PHONE CALLS ARE REQUESTED TO LODGE A POLICE COMPLAINT ALONG WITH DETAILS OF PHONE CALL AND NUMBER"

Buy Online: www.starhealth.in Call Toll-free: 1800-425-2255 or 044-2828 8800 Fax Toll Free No: 1800-425-5522, sms STAR to 56677 Email: info@starhealth.in CIN: U66010TN2005PLC056649 IRDAI Regn. No: 129

Unique Identification No.: IRDA/NL-HLT/SHAI/P-H/V.II/129/14-15 Family Health Optima Insurance Plan



STAR HEALTH AND ALLIED INSURANCE CO LTD REGD & CORPORATE OFFICE: 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam, Chennai 600 034.

Single protection, wider coverage for entire family





# FAMILY HEALTH OPTIMA Insurance Plan

Unique Identification No.: IRDA/NL-HLT/SHAI/P-H/V.II/129/14-15

Family Health Optima from Star Health is a health insurance plan that gives protection for the entire family on the payment of a single premium under a single sum insured. The Single sum insured covers all your family members. It's just one more way to tighten the family bonds,

### \* A Super Saver Policy

- \* Single Sum Insured
- ☀ Extra Benefits
- Coverage for entire family
- \* Considerable saving in premium as the family is covered under one policy.

#### \* Eligibility

- Any person aged between 18 years and 65 years, residing in India, can take this insurance
- \* Beyond 65 years, It can be renewed for life time.
- \* Child from 16th day of age can be covered as part of the family.
- Family: Proposer, spouse, dependent children from 16 days up to 25 years (those who are economically dependent on their parents)

#### **\* POLICY BENEFITS:**

- \* Hospitalisation Benefits:
- A) Room, Boarding, Nursing Expenses as given below:-

	Zone 1			Zone 2 and Zone 3			
Sum Insured Rs.	Class A Cities	Class B Cities	Other Locations	Class A Cities	Class B Cities	Other Locations	
Up to 4 lacs	2% of the sum insured subject to a maximum of Rs.5000/- per day	1% of the sum insured subject to a maximum of Rs.3000/- per day	1% of the sum insured subject to a maximum of Rs.2000/- per day	2% of the sum insured subject to a maximum of Rs.5000/- per day	1% of the sum insured subject to a maximum of Rs.3000/- per day	1% of the sum insured subject to a maximum of Rs.2000/- per day	
5 lacs	Single Standard A/c room			Maximum of Rs.7,500/- per day			
10 lacs and 15 lacs	Single Standard A/c room			Maximum	of Rs.10,000	0/- per day	

Class A cities means Ahmedabad, Bangalore, Chennai, Hyderabad including Secunderabad, Kolkata, Mumbai including Thane, Pune, New Delhi including Noida, Gurgaon, Ghaziabad and Faridabad (otherwise called as National Capital Region)

Class B cities means Allahabad, Amritsar, Agra, Baroda, Coimbatore, Cochin, Goa, Indore, Jalandhar , Jodhpur, Kanpur, Kota, Ludhiana, Mohali, Meerut, Nagpur, Pakhola, Rajkot, Surat, Udaipur, Varanasi, Vizag, Vijayawada and all State capitals other than those falling under Class A.

Other locations means Rest of India not falling under Class A & Class B above

- B) Surgeon, Anesthetist, Medical Practitioner, Consultants \& Specialist Fees.
- C) Anesthesia, Blood, Oxygen, Operation Theatre charges, cost of Pacemaker etc..
- D) Cost of Medicine and drugs
- E) Emergency ambulance charges for transporting the covered patient to the hospital up to a sum of Rs.750/- per hospitalisation and overall limit of Rs.1500/-per policy period.

Minimum period of hospitalisation is 24 hours. This time limit is waived where the treatment is taken for specified day care treatments.

- \* Day Care Treatment: 405 day care treatments are allowed.
- Domiciliary hospitalization: Coverage for medical treatment for a period exceeding three days, for an illness/disease/injury, which in the normal course, would require care and treatment at a Hospital but is actually taken whilst confined at home under any of the following circumstances:
- > The condition of the patient is such that he/she is not in a condition to be removed to a Hospital. or
- > The patient takes treatment at home on account of non-availability of room in hospital.

However, this benefit shall not cover Asthma, Bronchitis, Chronic Nephritis and Nephritic Syndrome, Diarrhoea and all types of Dysenteries including Gastro-enteritis, Diabetes Mellitus and Insipidus, Epilepsy, Hypertension, Influenza, Cough and Cold, all Psychiatric or Psychosomatic Disorders, Pyrexia of unknown origin for less than 10 days, Tonsillitis and Upper Respiratory Tract infection including Laryngitis and Pharingitis, Arthritis, Gout and Rheumatism.

Pre-hospitalisation and Post-hospitalisation expenses are not payable for this cover

- Donor expenses for organ transplantation, where the insured person is the recipient, are payable up to a limit of 10% of the Sum Insured or Rupees One lakh, whichever is less, provided the claim for transplantation is payable and subject to the availability of the sum insured. Donor screening expenses and post-donation complications of the donor are not payable.
- \* Cost of health check up, up to 1% of the average basic sum insured subject to a maximum of Rs.5000/-. The Insured Persons become eligible for this benefit after continuous coverage under this policy after every block of three years with the Company and payable on renewal. This benefit is available for sum insured of Rupees three lakhs and above.
- \* Coverage for Newborn Baby: Hospitalization expenses for treatment of New Born Baby, born during the policy period. This cover starts from the 16th day after birth and is subject to a limit of 10% of the Sum Insured or Rupees Fifty thousand, whichever is less, subject to other exclusions.

**Note:** Intimation about the new born should be given to the company and policy has to be endorsed for this cover to commence.

If, at the commencement of the policy, the new born child as defined in the policy clause is less than 16 days of age, the proposer can opt to cover such child also in the same policy by paying the applicable premium in full. However, the cover for such child will commence only from the 16th day after its birth and continue till the expiry date of the policy.

\*\* Automatic Restoration of Sum Insured: There shall be automatic restoration of the Basic Sum Insured once immediately upon exhaustion of the limit of coverage which has otherwise been defined during the policy period subject to the following terms and extent thereof

Basic Sum Insured (Rs)	% of Restoration on the Basic Sum Insured
Upto 200000/-	Nil
300000/- and above	100%

It is made clear that such restored Sum Insured can be utilized only for illness /disease unrelated to the illness /diseases for which claim/s was /were made. The restored sum insured cannot be carried forward

Recharge Benefit: If the limit of coverage under the policy is exhausted / exceeded during the policy period, additional indemnity upto the limits indicated below would be provided once for the remaining policy period. Such additional indemnity can be utilized even for the same hospitalization or for the treatment of diseases / illness / injury / for which claim was paid / payable under the policy. This is in addition to the 'Restore' benefit available under the policy.

### For Zone 1:

- ★ 25% of the basic sum insured for sum insured option of Rs.3 lacs and Rs.4 lacs.
- ★ 15% of the basic sum insured for sum insured option of Rs.5 lacs.
- $\star$   $\,$  No recharge for Sum Insured up to Rs.2 lacs  $\,$  and more than Rs.5 lacs  $\,$

# For Zone 2 and Zone 3

- ★ 25% of the basic sum insured for sum insured option of Rs.3 lacs and Rs.4 lacs.
- ★ 30% of the basic sum insured for sum insured option of Rs.5 lacs
- $\star$   $\,\,$  No recharge for Sum Insured up to Rs.2 lacs  $\,$  and more than Rs.5 lacs  $\,$

## Recharge amount cannot be carried forward.

\*\* Bonus: In respect of a claim free year of Insurance, for the Sum Insured options Rs.3,00,000/- and above, the insured would be entitled to a benefit of bonus of 25% of the expiring sum insured in the second year and additional 10% of the expiring sum insured in the third year. The maximum allowable bonus shall not exceed 35% of the expiring sum insured.

It being however understood that such bonus shall be computed on the basic sum Insured, under the expiring policy and such benefit of bonus shall be available only upon timely renewal without a break or upon renewal within the grace period allowed. In the event of a claim, such bonus so granted will be reduced in the same order in which it was given. However the basic sum insured, will not be reduced. The limit of such Bonus will be quantified in Rupees and aggregated annually as long as no claim is made till the maximum percentage is reached.

If the Insured opts to reduce the basic Sum Insured at a subsequent renewal, the limit of indemnity by way of such Bonus shall not exceed such reduced sum insured.

### Pre Existing Disease

Pre existing diseases are covered after 48 months of continuous insurance with any Indian Insurance Company

## \* Pre & Post Hospitalization

Pre-hospitalization medical expenses incurred up to 60 days prior to the date of hospitalization are payable.

Post-hospitalization medical expenses incurred up to 90 days after discharge from the hospital are payable,

### Limits for cataract surgery

For Rs, 2 Lacs of sum insured, the limit will be Rs, 12,000/-per policy period,

Above Rs. 2 Lacs up to Rs. 5 Lacs of sum insured, the limit will be Rs. 20,000/- per hospitalisation and Rs. 30,000/- for entire policy period.

Above Rs. 5 Lacs of sum insured, the limit will be Rs. 30,000/- per hospitalization and Rs. 40,000/- for entire policy period.

- \* Health Screening: All persons proposed for insurance who are above 50 years of age are to undergo Pre acceptance medical screening at the company nominated centers. The cost of such screening will be borne by the Company. The age for screening and the cost are subject to change
- Revision in Sum Insured: Any revision in sum insured is permissible only at the time of renewal. The Insured Person can propose such revision and may be allowed subject to Company's approval and payment of appropriate premium
- \* Tax Benefits: Payment of premium by any mode other than cash for this insurance is eligible for relief under Section 80D of the Income Tax Act 1961.
- Renewal Condition: Lifelong renewal of the policy is offered, except on grounds such as moral hazard, misrepresentation / non disclosure or fraud committed.

Agrace period of 30 days from the date of expiry of the policy is available for renewal,

If the policy is to be renewed or ported from other Indian Insurance Company for enhanced sum insured, such enhanced sum insured will not be available for an illness, disease, injury already contracted under the preceding policy periods. Further, for illness / disease / sickness

already contracted, the sum insured will be restricted to that policy sum insured when the signs or symptoms was diagnosed or received medical treatment.

In the event of this policy being withdrawn / modified with revised terms and/or premium with the prior approval of the Competent Authority, the insured will be intimated three months in advance and accommodated in any other equivalent health insurance policy offered by the Company, if requested for by the Insured Person, at the relevant point of time.

\* Cancellation: The Company may cancel this policy on grounds of misrepresentation, fraud, moral hazard, non disclosure of material fact as declared in proposal form / at the time of claim, or non-cooperation by the insured person, by sending the Insured 30 days notice by registered letter at the Insured person's last known address and no refund of premium will be made.

The insured may at any time cancel this policy and in such event the Company shall allow refund after retaining premium at Company's short Period rate only (table given below) provided no claim has occurred up to the date of cancellation

PERIOD ON RISK	RATE OF PREMIUM TO BE RETAINED BY THE INSURER
Up to one-month	1/3rd of annual premium
Up to three Months	½ of annual premium
Up to six months	3/4th of annual premium
Exceeding six months	Full annual premium

#### **⊭** Exclusions

- Pre Existing Diseases as defined in the policy until 48 consecutive months of continuous
  coverage have elapsed; since inception of the first policy with any Indian Insurer. However
  the limit of the Company's liability in respect of claim for pre-existing diseases shall be
  limited to the sum insured under the first policy with any Indian Insurance Company.
- Any disease contracted by the insured person during the first 30 days from the
  commencement date of the policy. This exclusion shall not apply in case of the insured
  person having been covered under any health insurance policy (Individual or Group
  insurance policy) with any of the Indian Insurance companies for a continuous period of
  preceding 12 months without a break
- However admission for accidental injurious will be covered from 1st day
- 3. During the first two years of continuous operation of insurance cover any expenses on
- a) Cataract, Diseases of the Vitreous and Retina, Glaucoma, diseases of ENT, Mastoidectomy, Tympanoplasty, Stapedectomy, diseases related to Thyroid, Prolapse of intervertebral disc (other than caused by accident), varicose veins and varicose ulcers, all diseases of prostate, Stricture Urethra, all obstructive-uropathies, all types of hernia, varicocele, hydrocele, fistula / fissure in ano, Hemorrhoids, Pilonidal sinus and fistula, Rectal Prolapse, stress incontinence and Congenital Internal disease / defect
- b) Gall bladder and pancreatic diseases and all treatments (conservative, interventional, laparoscopic and open) related to Hepato-pancreato-biliary including gall bladder and pancreatic calculi. All types of management for kidney and genitourinary tract calculi.
- c) All treatments (conservative, interventional, laparoscopic and open) related to all diseases of uterus, fallopian tubes, cervix and ovaries, dysfunctional uterine bleeding, pelvic inflammatory diseases, benign breast diseases.
- d) Conservative, operative treatment and all types of intervention for diseases related to tendon, ligament, fascia, bones and joint [other than caused by accident]
- e) Degenerative disc and vertebral diseases including replacement of bones and joints and degenerative diseases of the musculo-skeletal system
- Subcutaneous benign lumps, sebaceous cyst, dermoid cyst, lipoma, neurofibroma, fibroadenoma, ganglion and similar pathology
- g) Any transplant and related surgery

This waiting period shall not however apply in the case of the Insured person/s having been covered under any Individual health insurance scheme with any of the Indian Insurer for a continuous period of preceding 24 months without any break,

The claim for such illnesses/diseases/disabilities contracted/suffered if admitted will be processed as per the sum insured of the immediately preceding 24 months policy only. Where there is a change in the sum insured in the second continuous policy year the lower of the sum insured will apply.

If these are pre-existing at the time of proposal they will be covered subject to Exclusion No 1 above

- Circumcision, Inoculation or Vaccination (except for post–bite treatment and for medical treatment other than for prevention of diseases.)
- Dental treatment or surgery unless necessitated due to accidental injuries and requiring hospitalization. (Dental implants are not payable)
- Convalescence, general debility, run-down condition or rest cure, nutritional deficiency states, psychiatric, mental and behavioral disorders, congenital external disease or defects or anomalies, venereal disease and sexually transmitted diseases, intentional self injury and use of intoxicating drugs / alcohol, smoking and tobacco chewing
- Injury/disease directly or indirectly caused by or arising from or attributable to war, invasion, act of foreign enemy, warlike operations (whether war be declared or not)
- 8. Injury or disease directly or indirectly caused by or contributed to by nuclear weapons/materials
- 9 All expenses arising out of any condition directly or indirectly caused due to or associated with Human T-cell Lympho Trophic Virus type III (HTLV-III) or Lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or Variations Deficiency Syndrome or any Syndrome or condition of a similar kind commonly referred to as AIDS. It is however made clear that such of those who are positive for HIV (Human Immuno Deficiency Virus) would be entitled for expenses incurred for treatment, other than for opportunistic infections and for treatment of HIV/AIDS, provided at the time of first commencement of insurance under this policy, their CD4 count is not less than 350.
- 10. Treatment arising from or traceable to pregnancy, childbirth, miscarriage, abortion or complications of any of these (other than ruptured ectopic gestation), family planning treatment and all types of treatment for infertility and its complications thereof.
- 11. Expenses incurred on weight control services including surgical procedures for treatment of obesity, medical treatment for weight control, treatment for metabolic, genetic and
- 12. Expenses incurred on High Intensity Focused Ultra Sound, Uterine fibroid embolisation, Balloon Sinoplasty, Enhanced External Counter Pulsation Therapy and related therapies, Chelation therapy, Deep Brain Stimulation, Hyperbaric Oxygen Therapy, Rotational Field Quantum Magnetic Resonance Therapy, Photodynamic therapy and such other therapies similar to those mentioned herein under exclusion No12
- Expenses incurred on Lasik Laser or Refractive Error Correction and its complications all treatment for disorders of eye requiring intra-vitreal injections and related procedures.
- 14. Charges incurred at Hospital or Nursing Home primarily for diagnostic, X-ray or laboratory examinations not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any ailment, sickness or injury, for which confinement is required at hospital/nursing home.
- 15. Expenses on vitamins and tonics unless forming part of treatment for injury or disease as certified by the attending Physician.
- 16. Naturopathy Treatment, unconventional, untested, unproven, experimental therapies.
- Stem cell Therapy and related transplantation, Chondrocyte Implantation, Immunotherapy, Oral Chemo Therapy.
- 18. Hospital registration charges, admission charges, record charges, telephone charges and such other charges\

- Expenses incurred for treatment of diseases/illness/accidental injuries by systems of medicines other than Allopathy
- 20. Change of sex or cosmetic or aesthetic treatment of any description, plastic surgery (other than as necessitated due to an accident or as a part of any illness), all treatment for erectile dysfunctions.
- 21. Cost of spectacles and contact lens, hearing aids, Cochlear implants walkers and crutches, wheel chairs, CPAP, BIPAP, Continuous Ambulatory Peritoneal Dialysis, infusion pump and such other similar aids.
- Any specific time-bound or life time exclusions applied, specified and accepted by the insured
- 23. Other expenses as detailed in the policy.

### \* Co-payment:

Co-payment of 20% applicable for each and every claim amount for fresh as well as renewal policies for insured persons whose age at the time of entry is above 60 years. This co-payment will not apply for those insured persons who have entered the policy before 60 years and renew the policy continuously without any break,

- \*\* Portability: This policy is portable. If the insured is desirous of porting this policy to another Insurer towards renewal, application in the appropriate form should be made to the Company at least before 45 days from the date when the renewal is due. Where the outcome of acceptance of portability is still waiting from the new insurer on the date of renewal, the existing policy will be extended on the request of the Insured person, for a period not less than one month on pro rata premium. Such extended cover will be cancelled only on the written request by the Insured Person, subject to a minimum pro rata premium for one month. If the Insured Person requests in writing to continue the policy with the Company without porting, it will be allowed by charging the regular premium with the same terms as per the expiring policy. In case of a claim made by the Insured person and admitted by the Company during such extension, the policy will be extended for the remaining period by charging the regular premium. Portability is not possible during the policy period. For details contact "portability@starhealth.in" or call Telephone No +91-044-28288869
- **☀ Claims Procedure**
- Call the 24 hour help-line for assistance-1800 425 2255. Inform the ID/Policy number for easy reference
- In case of planned hospitalization, inform 24 hours prior to admission in the hospital
- In case of emergency hospitalization, information to be given within 24 hours of hospitalization
- \* Cashless facility can be availed in all network hospitals wherever possible
- In non-network hospitals payment must be made up-front and then reimbursement will be effected on submission of documents.

## \* The Company

Star Health and Allied Insurance Co. Ltd., is a joint venture between NRIs, Oman Insurance Company UAE and an Indian Company being a special purpose vehicle formed by a group of Indian Businessmen. M/s. ICICI Ventures, M/s. Sequoia Capital & M/s. TATA Capital Growth Fund have also invested in the Company. It has a capital base of INR 651 crores. As an exclusive Health Insurance Company and first of its kind in India, the Company is committed in setting international benchmarks in service and personal caring.

### \* Star Advantages.

- \* No Third Party Administrator, direct in-house claims settlement.
- Faster and hassle free claim settlement.
- Cashless hospitalizationNetwork of more than 6000 hospitals across India
- 24X7 Toll Free Helpline
  Information on health through free health magazine
- \* Facility for maintaining personal health records in electronic format