

Star health – Comprehensive Plan

A. Salient Features

1. No room rent limit
2. No claim bonus of 50% for 5 lacs cover and 100% for 7.5 lacs and above cover
3. Maternity, new born baby cover after waiting period of 36 months
4. OPD benefits for Dental/Ophthal (starting from INR5000) and non-Dental/Ophthal (starting from INR1200)
5. No pre-policy medical test in this plan

B. Policy Criteria

Criteria	Description
Type of cover	Individual and Family floater
Entry age	3 months to 65 years
Sum assured	5 / 7.5 / 10 / 15 / 20 / 25 lacs
Policy Tenure	1 year
Pre-policy medical test	No medical test

C. Policy benefits

Features	Description
Room rent limit	Single Standard AC room
Pre-hospitalization	30 days prior to hospitalization
Post Hospitalization	60 days post discharge from hospital
Renewal	Lifelong renewal offered. A grace period of 30 days allowed for renewal
Pre existing diseases	Covered after 4 years of continuous insurance
Automatic Restoration	Equal to sum assured upon exhaustion of basic sum assured (once during policy period)
No claim bonus	For sum assured of 5 lacs: 50% of Sum Insured every year. Maximum 100%
	For sum assured of 7.5 lacs and above: 100% of Sum Insured every year. Maximum 100%
Co-pay	No copayment on policy purchased till 60 years of age

	10% of each and every claim on policy purchased after 60 years of age and renewed thereafter					
Maternity cover	Waiting period of 36 month for first delivery. Waiting period of 24 month between two deliveries					
	Sum assured	Normal		Caeserean		
	5 lacs of cover	INR10000		INR15000		
	7.5 lacs of cover	INR20000		INR40000		
	10-25 lacs of cover	INR25000		INR40000		
New born baby cover	For sum assured of 5 lacs – Up to INR50,000. For sum assured above 5 lacs – INR100,000					
Vaccination Expenses	Up to INR 1000					
Health check up	Once in three claim free year. INR5000 for sum assured of 5 lacs. INR7500 for sum assured of 7.5-10 lacs. INR12000 for sum assured of 15-25 lacs.					
Out-patient Dental / Ophthal Coverage (Block of every 3 continuous years)	INR5,000 for sum assured of 5-7.5 lacs. INR10,000 for sum assured of 10-25 lacs.					
Out-patient Medical Consultation coverage other than Dental/ Ophthal	5 lacs cover	7.5 lacs cover	10 lacs cover	15 lacs cover	20 lacs cover	25 lacs cover
	Up to 1200 (300 per consultation)	Up to 1500 (300 per consultation)	Up to 2100 (300 per consultation)	Up to 2400 (300 per consultation)	Up to 3000 (300 per consultation)	Up to 3300 (300 per consultation)
Hospital cash per day	Up to 7 days per hospitalization and up to 120 days per policy period					
	5 lacs cover	7.5 – 10 lacs cover		15 – 20 lacs cover		25 lacs cover
	INR500 per day	INR750 per day		INR1000 per day		INR1500 per day
Bariatric Surgery	Up to Rs 250,000 (per policy period)					
Ambulance charges	INR2000 for 5 Lacs; INR3000 for 7.5 Lacs; INR3500 for 10 Lacs; INR4000 for 15 Lacs; INR4500 for 20 Lacs; INR5000 for 25 Lacs (per policy period)					
Air Ambulance charges	Not available for 5 lacs cover, 10% for SI for 7.5 lacs and above cover					
Cover for Accidental Death and Permanent Total Disablement	100% of sum assured					

D. Exclusions

Exclusion	Description
Pre-existing diseases	After 4 years of continuous policy
Initial waiting period	30 days only for disease related hospitalization. Accident related cover starts from Day 1
Specific illness waiting period	2 years for cataract, gall bladder, uterine prolapse, joint diseases (other than caused by accident), joint replacement (other than caused by accident)