

Star health-Family Health Optima

A. Salient Features

1. Child above 16 days of age can be covered as part of the family
2. Automatic recharge for same hospitalization or same illness. Automatic restoration of 3 times of sum assured provided
3. Health check up every claim free year
4. No pre-policy medical test for 5 lacs of cover and above
5. No claim bonus of 25% of sum assured in first year, 10% in subsequent year subject to 100% of sum assured

B. Policy Criteria

Criteria	Description
Type of cover	Family floater
Entry age	For Adult – 18 years to no age limit. For child 16 days to 25 years. Max 3 children
Sum assured	3 / 4 / 5 / 10 / 15 / 20 / 25 lakhs
Policy Tenure	1 year
Pre-policy medical test	For sum assured of 5 lacs and above - No medical test
	For sum assured of 3 and 4 lacs - Medical test for above 50 years of age

C. Policy benefits

Features	Description
Room rent limit	For sum assured of 3 and 4 lacs – INR5000 per day
	For sum assured of 5 lacs and above – Single Standard AC room
Pre-hospitalization	60 days prior to hospitalization
Post Hospitalization	90 days post discharge from hospital
Renewal	Lifelong renewal offered. A grace period of 120 days allowed for renewal
Pre existing diseases	Covered after 4 years of continuous insurance
Automatic Restoration	Equal to sum assured available up to 3 times upon exhaustion of basic sum assured
Automatic Recharge	Can be utilized for same hospitalization / same illness.

	INR75,000 for 3 Lacs of sum assured; INR100,000 for 4 lacs; INR150,000 for 5 lakh and above
No claim bonus	25% of Sum Insured after first year, additional 10% for the subsequent years. Maximum 100%
Co-pay	No copayment on policy purchased till 60 years of age – No copay
	20% of each and every claim on policy purchased from 60 years and above of age and renewed thereafter
New born baby cover	Cover starts from 16 th day provided mother covered for 12 months. 10% of sum assured subject to 50,000
Health check up	Every claim free year done at network hospitals. Rs 750 for 3 lakh, Rs 1000 for 4 lakh, Rs 1500 for 5 lakh, Rs 2000 for 10 lakh, Rs 2500 for 15 lakh, RS 3000 for 20 lakh, Rs 3500 for 25 lakh
Non- allopathic Treatment (Inpatient) (AYUSH)	Up to 10000 for 3-4 lakhs cover, 15000 for 5-15 lakhs cover, 20000 for 20-25 lacs cover,
Ambulance charges	Upto Rs.750/- per hospitalization and overall limit of Rs.1,500/- per policy period
Air Ambulance charges	NA for 3/4 lakh cover, 10% for SI for 5 lakh and above
Organ Donor Expenses	10% of SI or Max 1 Lakh
Emergency Domestic Medical Evacuation	For S.I – 3/4 Lakh- Upto Rs.5000/-,For S.I - 5 / 10 / 15 Lakh – Upto Rs.7,500/-,For S.I – 20 / 25 Lakh - Upto Rs.10,000/-
Compassionate Travel	Rs.5,000/- Per Hospitalization (Applicable for cover above 10 lakh)
Repatriation of Mortal Remains	Rs 5000 per policy period
Treatment in Preferred Network Hospitals	1% of sum assured or Max of Rs 5000. Basic sum assured will not be utilized
Shared accommodation	Daily hospi cash benefit of INR800 per day for 3-15 lacs of cover and INR1000 for 20-25 lacs of cover

D. Exclusions

Exclusion	Description
Pre-existing diseases	Covered after 4 years
Initial waiting period	30 days only for disease related hospitalization. Accident related cover starts from Day 1
Specific illness waiting period	2 years

